



DDSL Registered **Club Officials**

Personal Accident Facility

Summary of Cover

1st of August 2026 to 31st of July 2027

- **Cover only applies to Registered Officials who have received an ID number by the DDSL and assigned by your club to a team panel**
- **Please refer to Policy Document for full details of cover including all terms and conditions applicable**
- **Effective date of cover is when the Registered Official is added to a club team panel by his/her club**
- **Cover expires on this policy on 31st of July and is only for the current season**



Personal Accident Cover:

What is personal accident insurance?

Personal Accident Insurance covers all registered Club Officials such as, Managers/Coaches of clubs in the DDSL, (registered to Team Panels), for a range of benefits payable in the event of an Accidental Death or Bodily injury whilst playing football, training and travelling for your club.

Who are the insured persons under this policy?

This policy covers all DDSL Registered Club Officials, who are registered on the DDSL fusion system and approved by their club. No cover is provided for anyone, if they are not registered with DDSL at the time of an accident. Cover only applies from the date of registration/purchase of cover on the DDSL's Manager/Coaches on line fusion system. And approved by the Club/League. Cover is for any persons up to the age of 75.

What activities are covered?

As stated, this policy provides cover for registered Club Officials, Managers/Coaches while participating in any official training sessions or games sponsored, organised or supervised by DDSL and their clubs including approved friendlies, matches abroad and inter-league competitions, as well as clubs own events approved by the DDSL.

Who is my insurer?

Aviva Insurance Ireland DAC. Arachas act as your broker for the purpose of this policy.

**What are the key benefits?**

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| 1. Death: | €40,000 (reduced to €25K for over 70s) |
| 2. Permanent Disablement: | €100,000 |
| 3. Medical Expenses: | €12,000 |
| 4. Emergency Dental: | €1,500 |
| 5. Physiotherapy: | €300 per official per injury |
| 6. Excess: | Excess of €50 or 7.5% of total claims applies to sections 3&5
€100 excess per claim for Dental (section 4) |
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- Cover is excluded for persons aged 75 and older
 - 50% reduction in benefits applies to Section 1&2 for persons over 65 years of age
 - Excess €500 applies to Section 3 for an persons over 70 years of age

Please note that any pre existing injuries will not be covered



Claims Handling (IMPORTANT)

- Please note your private health insurer or other policies are the first port of call and this policy only caters for Medical Expenses which are irrecoverable elsewhere. Cover is provided for limited Physiotherapy Expenses where there is a requirement for same pre or post-surgery. All policies must be used first before this section is operative.
- You must be a registered official of the DDSL with a member number issued by the DDSL and allocated to a Team Panel by your Club
- Claims notification:
 - Email to PAclaims@lcsi.ie
 - Name of injured person
 - Date of injury
 - Type of injury
 - Club that official is affiliated to
 - Once claim form is received please return to paclaims@lcsi.ie with all relevant invoices/receipts
 - All claims must be reported within 30 days of injury
 - Membership ID Number

Helpline:

If you require any further information in relation to cover or claims please contact:

Phone: 01 2935344 Email: sports@arachas.ie