

G4M&O Insurance Option B

Proposal: Hybrid Policy - Personal Accident & Medical Benefits (MyRecoveryCheque)

Recommended Option Hybrid Package (includes 25% discount on normal premium)

Medical Recovery Insurance and Personal Accident Total €451.22

Premium (Standalone)

Option 2: Personal Accident Only Total €285

Both policies underwritten/supported by ANV Lloyd's syndicate 100% - A + rated in Lloyd's - * Final wording and terms and conditions are to be confirmed.

Benefits of having a hybrid policy

- Medical, Dental, and Physiotherapy, Permanent Total disablement etc. benefit likely to be triggered on the PA policy.
- MyRecoveryCheque element provides a meaningful lump sum in to someone's back pocket to meet unforeseen expenses for breaks, dislocations etc. that occur whilst playing/training as per operative cover below. (Members may have to pay for days lost through work, additional childcare, additional travel, additional physiotherapy etc. if injured).
- This lump sum payment is tied to the medical procedure as per below - return to light work in a few days etc. This lump sum is additional to what paid for to the hospital/doctor/dentist for medical treatment under the medical dental and physiotherapy provided under the PA.

When Cover Operates

Definition of a team is up to 25 players and 5 mentors. Can be extended.

- Playing or officiating for the club in amateur matches or representative games
- Taking part in training organised by the club or representative body
- While proceeding directly to or returning directly from matches or training
- While taking part in any social activity organised by the club or representative

Excess per claim €75

Medical Recovery Insurance Cover(if taking package)

- | | |
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| 1. Medical Procedures which have a return to light work in
A few days | €250 |
| 2. Medical Procedures which have a return to light work in
Up to 2 weeks | €750 |
| 3. Medical Procedures which have a return to light work in between
2 weeks and 2 months | €3,000 |
| 4. Medical Procedures which have a prolonged recovery | €10,000 |

Personal Accident Only - Cover

1. Death	€100,000
2. Permanent Total Loss of Sight/Loss of one or more limbs	€75,000
3. Permanent Total Disablement	€75,000
4. Additional Medical, Dental & Physiotherapy Expenses	Up to €3,500

MyRecoveryCheque

MyRecoveryCheque FAQ's: <http://www.myrecoverycheque.ie/resources/faqs/>

Personal Guide:

http://www.myrecoverycheque.ie/downloads/file/MyRecoveryCheque_PersonalGuide_ie_11_14.pdf

*** Operations covered would have to have been as the result/triggered within operative time of cover on P1.**

Examples of Covered Operations and Recovery Times

Operation Classifications	Accidents and Emergency	Elective Surgery
Recovery and return to light manual work in a few days	Surgery to the eye muscles and lens, Surgery to the eardrum and ear canal, Gum surgery.	Carpal tunnel release, Treatment for cataracts, Removal of the Tonsils, Angioplasty, Heart pacemaker insertions, Treatment for kidney stones, Key-hole surgery on the bladder.
Recovery and return to light manual work in around two to three weeks	Appendix removal, Open surgery to the windpipe, Surgery to the nose, jaw or mouth, Joint dislocation treatments.	Arthroscopic and laparoscopic surgery, Hernia repairs, Varicose vein surgery, Prostate gland surgery, Breast lumpectomies, Lip and Ear reconstructive surgery, Radiotherapy.
Recovery and return to light manual work in around one to two months	Treatments for fractures of larger limb bones, Tendon or muscle repair procedures such as knee ligament repairs, Reconstructive surgery to the eye, Craniotomies with surgery.	Hip and knee replacements, Treatment for slipped discs, Most open surgery to the abdomen, Abdominal hysterectomies, Surgery for uterine prolapse, Surgery to the inner ear, All open chest surgery, Reconstructive breast surgery, Chemotherapy.
Prolonged recovery	Complicated limb or joint reconstruction, Treating fractures with traction, Limb and hand or foot amputations.	Major cancer surgery such as removal of the esophagus or stomach, Bone and Spinal fusions, Pancreatic surgery, Liver, heart and lung transplants, Spinal fusions.

*Elective Surgeries will not cover medical procedures that in the 12 month period prior to your start date or restart date for which or any person covered under this policy either: 1) Had a date scheduled for a medical procedure; or 2) Was on a hospital waiting list for a medical procedure; or 3) Had been aware or had been told by their doctor or medical specialist that reasonable medical opinion would consider that a medical procedure may be required

*All recovery times are based on the expected return to work of a healthy adult who is motivated to return to work. Light manual work would involve lifting and handling only small items mostly weighing less than 1-2kg. It could also include production line work assembling small items, phone or computer repair work, handling small parcels and letters, and general administration including filing, use of computers and telephones, some shop work and driving. Workers who have varied roles would be expected to have some adjustments to avoid heavier manual work, reaching or stretching, and could work mostly sitting rather than prolonged walking and standing.

For Cover: Please contact Mark Noonan, McCarthy Insurance Group, Abbey Square, Tralee, Co. Kerry

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