

Date: 30 November 2022

Private & Confidential

To whom it may concern:

Re: **University of Limerick Students Union t/a UL Student Life**

We act as Insurance Brokers to the above named Client, and confirm details of their insurance cover as follows:-

- **Insured Title** University of Limerick Students Union t/a UL Student Life
- **Renewal Date** 1st October 2023
- **Insurer(s)** AIG Europe SA
- **Policy Number** SMA 66096

Policy **Personal Accident Policy for Clubs and Societies Members**

Insured Persons All members of UL Student Life's societies and sports club's resident in the Republic of Ireland

Operative Time While an Insured Person is participating in a covered activity sponsored, organised or supervised by UL Student Life

Covered Activity All societies' and sports clubs' activities under the auspices of the Policyholder

Benefits:	Death:	€ 5,000
	Loss of 2 or more limbs, or both eyes, or one of each	€25,000
	Loss of one limb or eye	€25,000
	Permanent total disablement from gainful employment	€25,000
	Medical Expenses necessarily incurred in the treatment of an insured person	€5,000
	Dental expenses incurred in the treatment of an Insured person	up to €2,500

Additional Information: The maximum number of physiotherapy and other alternative treatments per Insured Person is 8 and they must be incurred only at the recommendation of the attending Medical Practitioner at the time of the Accident.

Only medical Expenses that are irrecoverable elsewhere are covered.

The maximum limit for surgery in a private clinic is €3,000.

It's a condition of the policy that Immediate Medical Treatment must commence within 10 days of the date of the injury. By Treatment the insurer

Willis Towers Watson Insurances (Ireland) Limited

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Directors: James Campbell (British), Brian Curtis, Ken Mahony, Jim O'Mahoney, Padraic White
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means consultation with a Medical Practitioner who prescribes treatment.

A policy excess of €250 applies to each and every claim.

Medical Expenses under the policy are defined as costs actually incurred by the Insured Person for services and supplies which are recommended by the attending Medical Practitioner and not recoverable from any other source.

They include:

- (a) the services of Medical Practitioners;
- (b) confinement and use of operating room in a Medical Institution;
- (c) anaesthetics (including giving the anaesthetic), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, and therapeutic services and supplies; or
- (f) physiotherapy treatments

Exclusions applicable to this Cover

The Insurer will not pay any benefit where Bodily Injury or the incurring of Medical Expenses is the result of or is contributed to by:

- (i) Sickness (not resulting from Bodily Injury); or
- (ii) Any naturally occurring condition or degenerative process; or
- (iii) Any gradually operating cause; or
- (iv) Expenses paid or payable 24 months after the date of the Accident.

Subject otherwise to the terms, conditions and exceptions of the policy(ies).

This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policies, nor does it purport to set out all of the policies' terms, conditions and exclusions. The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may terminate or be cancelled, and the limits shown may be reduced by paid claims. We have no obligation to advise you of any changes which may be made to the policies or to advise you of their cancellation or termination

Should you have any queries please contact the undersigned.

Yours sincerely



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