



### **What do I need to know about Clubs and Societies Insurance?**

- You must be a fully paid and accepted member of your chosen clubs or societies to make a claim the clubs and societies policy.
- The incident must be reported to Lisa Ryan ([lisa.ryan@ul.ie](mailto:lisa.ryan@ul.ie)) immediately.
- You must seek attention from a medical professional (GP) within 10 days of the incident and have documentation to prove this.
- Our insurers cover dental costs up to a maximum of €2,500.
- Our overall medical cover is up to a maximum of €5,000
- 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.
- There is an upper limit of €3,000 for surgery in a private clinic.
- There is a €250 excess on each and every claim. Therefore, the first €250 of each & every claim is the responsibility of the member.
- Our insurers will only consider covering treatment that is not covered by your medical card or private health insurance (should you be in receipt of either)
- If ever you are unsure if any treatment is covered, please ask prior to receiving so that we can get confirmation for you!
- If you require any further information, please don't hesitate to contact Lisa Ryan [lisa.ryan@ul.ie](mailto:lisa.ryan@ul.ie)

Thank you and welcome to the Wolfpack!!