

Bandon Rugby Club

Player Injury & Medical Expenses Claims Policy & Procedure

AIM/OBJECTIVE

Bandon rugby club wishes that each playing member enjoys playing rugby and remains injury free. To this end the club has put a medical expenses policy in place. It is hoped to minimise the potential costs and expenses facing both players and the Club itself arising from injuries sustained during Club activities. Each members will be made aware of the clubs policy on payment of medical expenses and cover provided by the I.R.F.U. insurance and top up policies provided by other insurance providers.

PLAYER INJURY/MEDICAL EXPENSES COMMITTEE

The general committee has put in place a Medical Expenses Sub-Committee this committee will deal with all matters relating to this approved Club Policy, put in place to deal specifically with Player Injuries and Medical Expenses Claims.

This Club Policy on Player Injuries and Medical Expenses Claims will be presented to all players and the parents of under age players (those under the age of 18) either individually or collectively and will also be posted in the dressing-rooms and in another prominent place within the Club Pavilion for all members to see.

The present members of the Finance Sub-Committee are listed at the end of this notice and any change in personnel on the Committee will be notified to all players and members as soon as possible after such change takes place.

CLUB MEDICAL PROFESSIONALS

Dr. Mary Roycroft, Bandon, Co. Cork has been appointed by the Central Committee as the Official Club Doctor.

Eva Byrne has been appointed as the Official Club Physiotherapist.

MEDICAL PERSONNEL

Only Medical Personnel (Medical Doctor, Physiotherapist, Masseur etc) as approved by the Club, if necessary in consultation with the Club Doctor, shall be present on the sideline acting in an official capacity on behalf of any Club team. All such personnel shall provide proof of Professional Indemnity cover and proof of registration and/or recognition under VHI or other such provider.

REPORTING/CLAIMS PROCEDURE

In all circumstances where a player incurs an injury, whether during official Club training or a match, the following steps shall be taken by each such player, regardless of whether medical attention is immediately necessary or not:-

1. The injury sustained by a player shall be reported to the team coach or selectors present who in turn shall report the injury as soon as possible but not later than one (1) week from the date of occurrence of the injury to the Club Secretary or a member of the club finance committee. It is the responsibility of each individual player to so report any injuries sustained.
2. The date of occurrence, specifics and nature of the injury shall be reported as soon as possible as outlined at No.1 above.
3. If medical attention is necessary the player should at all times where possible attend first at the surgery of the official Club Doctor, Dr Mary Roycroft.
4. Where it is not possible to attend at the Surgery of the Club Doctor and the injured player attends Southdoc (after Surgery hours), their own personal G.P. or other Doctor, or Accident and Emergency then the player should ask the said Doctor to liase with/notify Dr.Roycroft as to any further treatment necessary.
5. Where an injured player attends at the surgery of any Doctor or physiotherapists including the Club Doctor then the player shall pay the said fees himself and seek reimbursement from the Club through the appropriate Claims procedure afterwards. The Club will pay the first Doctors visit and a maximum of three physiotherapy sessions.
6. All fees/expenses incurred by a player for other medical treatment for an injury sustained, to include Physiotherapy/Sports massage, including attendance at the Club Doctor or appointed Physiotherapist shall be paid by the player himself. The player should obtain a receipt for payment and furnish same (ORIGINAL RECIEPTS ONLY) to the Club Secretary or member of the Sub-Committee for payment once approved.
7. All referrals to Physiotherapists/Masseurs (other than the approved club physiotherapist) shall be made by or with the approval of the Club Doctor. Any fees or expenses incurred for any attendance at such Physiotherapist/Masseur, without a referral from or the approval of the Club Doctor will be a matter for the player and the Club will not be liable to reimburse the player for such fees/expenses.

CLAIMS FOR EXPENSES

Any injured player who has incurred expenses for medical treatment arising from an injury sustained during a club activity should furnish all receipts (original receipts only) for payment of such medical fees as soon as possible to the Club Secretary or a member of the Sub-Committee. Provided the above procedures have been followed the player will be reimbursed by the Club within the payment scheme laid down by the club.

Each case shall be treated on a case by case basis and will be decided where necessary by the Finance Sub-Committee. The decision of the Finance Sub-Committee may be appealed to the General Committee. The decision of the General Committee, shall be final and no further appeal shall be open to the player.

Items not paid by the Club.

**Dental expenses,
Specialist treatment.
Hospital treatment.**

IMPORTANT NOTICE

Failure to comply with the steps laid out in this policy will render all claims null and void. This Policy is for Club members only (including all underage players). All players are required to be club members. Hardship cases may be brought to the notice of the Club President or Chairman

