
PORTSMOUTH SOCIETY OF ASSOCIATION REFEREES

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RA/IPRS PhysioCare Cover

From the 1st April 2011 the RA will be offering Optional Physiotherapy Insurance for the first time for a small cost of £5. Please find below a summary of details.

What injuries are covered?

As a referee, you run the risk of sustaining an injury which prevents you from being able to referee for a period of time. If you sustain a musculoskeletal injury (MSI) your IPRS PhysioCare cover is there to provide you with clinically necessary physiotherapy treatment, to enable you to return to refereeing as soon as possible.

To be covered your MSI must prevent you from being able to perform your duties as a referee for at least five consecutive days and must have occurred whilst you were either:

- i) travelling to and from a game in which you were officiating, or
- ii) refereeing a game, or
- iii) training, or
- iv) on recognised referee's society business

Cover is available to all referees whose classification is between Levels 1 to 9.

What treatment am I entitled to?

- Unlimited free access to the IPRS Rehab injury website for the period of your PhysioCare cover
- An initial physical assessment followed by up to 4 treatment sessions for each covered MSI
- Up to 4 separate, non-related MSIs in each annual Agreement Period

If IPRS intervention is appropriate they will refer you for treatment into their network of Associate Practices. Please note that, under this Agreement, you will not be able to recover the cost of any treatment that you arrange yourself.

What is not covered?

Treatment will not be provided for an MSI:

- i) which did not specifically occur within your Agreement Period,
- ii) where, in the opinion of IPRS, it is neither reasonable nor appropriate to do so,
- iii) which occurred within 7 days of the commencement of the Agreement. This does not apply for renewal Agreements,
- iv) for which you have previously received treatment for under your current Agreement.

How do I make a claim – what is the process?

During the first five days immediately after you sustain your injury you should access self-help advice via the IPRS Rehab injury website. To access the website visit (link to be provided) and click on the link.

You should notify IPRS of a potential claim within 30 days of the date of that you sustained your MSI. Failure to do so may result in your claim being rejected.

To notify IPRS of a claim, please visit (link to be provided) and click on the link. You will need to enter your Referees Association Membership Number and the date that your PhysioCare agreement started. *An email will be automatically sent back to you to acknowledge receipt.*



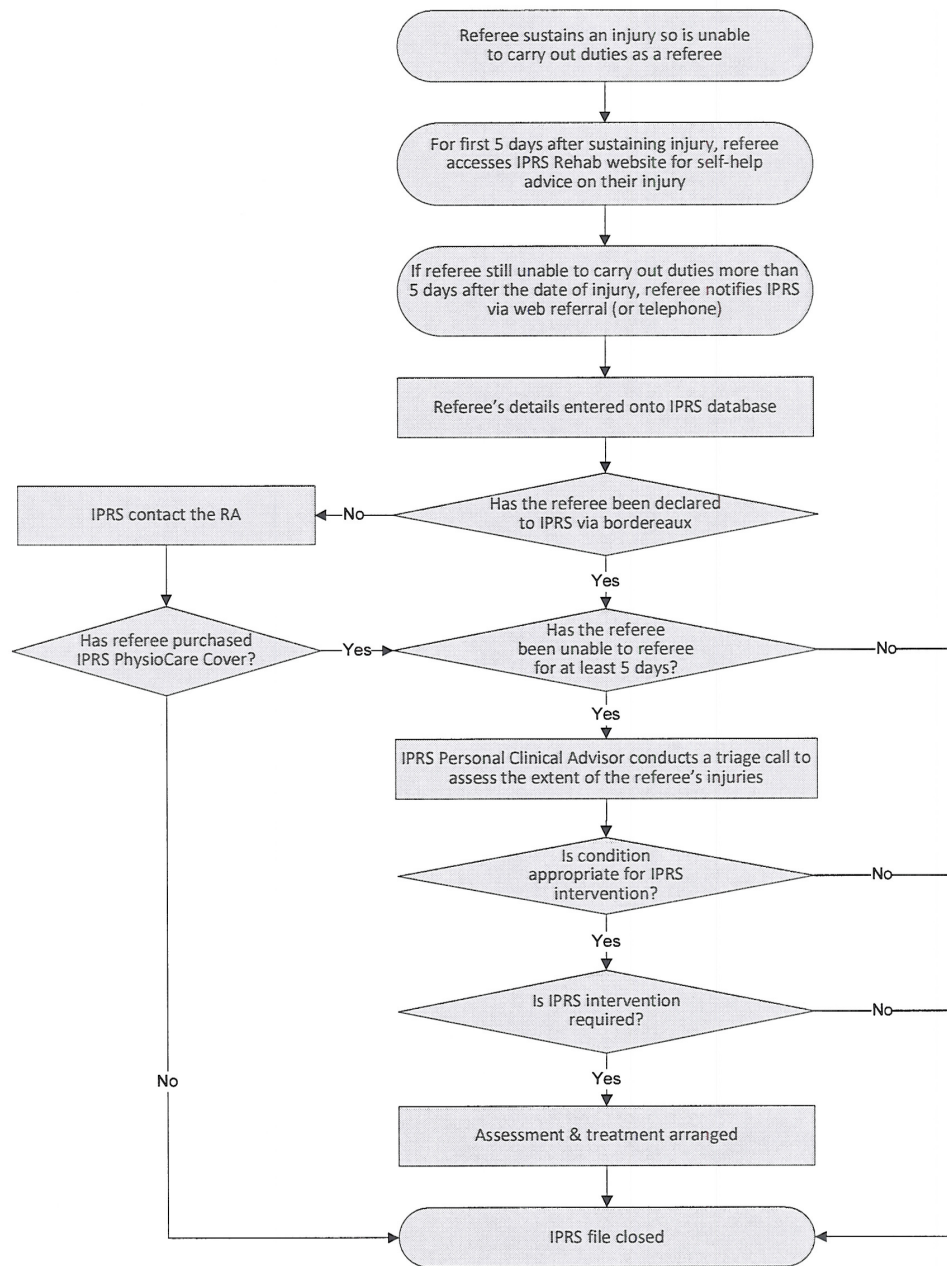
If you are unable to complete the on-line Claim Form, please call IPRS on 0870 756 5020. Please ensure that you have the above information to hand and a member of the IPRS support team will take all the details and refer you to an IPRS Personal Clinical Advisor. The Personal Clinical Advisor will contact you by phone within 2 working days, to carry out a triage call to assess the extent of your injuries and whether IPRS intervention is appropriate.

- If you do not attend an appointment without cancelling it more than 12 hours before the arranged time the session will count as one of your available treatment sessions,
- If the you cancel an appointment less than 12 hours before the arranged time the session will count as one of your available treatment sessions,
- Some MSIs may not be fully resolved by this PhysioCare product.

The Process Overview Chart can be found on the next page:



Process Overview



Frequently Asked Questions

Who are IPRS?

IPRS are the provider of Physio care. Website: - www.iprsgroup.com

Please do not contact IPRS direct. As with the RA Accident and theft insurance your first port of call is Head Office for any information, help or assistance.

Is the cover open to all ages 14 to 75?

Yes cover is available for active referees up to the age of 75.

Non active referees may join up to the age of 75, and must be on refereeing business in the event of a claim.

How many claims can the insured have in one year?

4 Separate Musculoskeletal Disorders in any insurance year.

What is the cost?

Renewal is on the 1st April every year.

1st April renewal £5

1st Jan part year for members joining for the first time £2.50

Will there be a local Physiotherapist?

Yes, IPRS will allocate one of their approved Physiotherapists which are local to your home or workplace.

If IPRS intervention is appropriate they will refer you for treatment into their network of Associate Practices. The RA do not have lists of approved practitioners.

