

VCA MEDICAL AID POLICY

Vidarbha Cricket Association has formulated a 'Medical Aid Policy' for all players (Men & Women) who have represented the Association, irrespective of the age-group, in BCCI Tournaments. All such players are eligible for reimbursement of medical expenses to the maximum extent of ₹ 3 lacs during their lifetime. In exceptional cases where the claim amount exceeds ₹ 3 Lacs, the Executive Committee of the Association is authorized to sanction such an amount or part thereof.

Each case will be subject to detailed scrutiny.

However, the beneficiary will first have to certify that the amount claimed is balance after receipt of claims from other sources i.e., from Mediclaim & insurance company and from employers' medical coverage, wherever applicable.

For the policy to be implemented, a corpus fund of ₹10 Crores has been created and the claim amounts will be paid from the interest earned on the fund.

A committee of medical professionals has been set up for verifying and processing claims.

The 'Medical Aid Policy' will cover the following:

- Accident: Accident means a sudden unexpected unusual specific event.
- Accidental Bodily injury: Accidental Bodily Injury means an identifiable physical injury which is sustained in an Accident, which occurs and which solely and independently of any other cause occasions disablement of the player (within twenty-four (24) months from the date of the Accident).
- Permanent Total Disablement: Permanent Total Disablement means disablement that entirely and permanently prevents the player or ex-players from fulfilling their usual occupation lasting twelve (12) calendar months and at the end of that period being beyond hope of improvement sufficient to participate in the exercise of his occupation ever again. e.g. - Loss of Limbs, Eye/Eyes.
- Temporary Total Disablement: Temporary Total Disablement means disablement arising from Accidental Bodily Injury or, which is medically determined to entirely prevent the player or ex-players from participating in his/her occupation.
- Grave & serious medical conditions.
 1. Stroke / Brain Injury / Brain Tumors / Severe degenerative Brain damage.
 2. Cardiac Surgeries / Cardiac events needing procedures.
 3. Renal Damage (Severe) needing transplant / Dialysis.
 4. All site cancers proven to be Malignant.
 5. Critical care hospitalization.

CLAIMS DOCUMENTS REQUIRED TO BE SUBMITTED TO VCA

1. Completed claim form clearly giving the narration & circumstance in which accident took place.
2. Medical certificate mentioning the nature of injury and disability period for which total rest is required.
3. X-rays and other diagnostic reports clearly mentioning the findings of Orthopedic surgeon.
4. Medical prescriptions & cash memos for medicines and hospital charges incurred in original.
5. If the accident has occurred in public place involving vehicle or third Party, then Police FIR & Panchnama.
6. Certificate from the Employer furnishing the Name, Designation and coverage particulars under GPA policy & certificate for leave of absence (If employed).

IT WILL BE THE RESPONSIBILITY OF THE CLAIMANT:

1. To inform VCA about the injury occurred/hospitalization within 7 days of the injury/hospitalization.
2. To submit the complete, signed and sealed claim form, attested by the treating doctor, along with the all-original medical prescriptions, medical bills, X-Ray Report, MRI Report, Pathological Report etc.
3. Proof of Receipt of all possible claims from other sources (Employer, insurance company etc.)