

## **The GAA Player Injury Benefit Fund**

The GAA Player Injury Benefit Fund provides benefits to members playing Hurling, Gaelic Football, Handball and Rounders whose clubs are registered with the Fund, and also to accredited club personnel performing designated duties in connection with the activities of Clubs registered in the Fund. The Injury Fund is funded entirely from Club and GAA funds with no outside (e.g. insurance) involvement. There is no legal obligation on the GAA to provide such a Fund.

The Injury Fund does not seek to compensate fully for injury but to supplement other schemes such as Personal Accident or Health Insurance. The Fund only provides cover for unrecoverable losses up to the limit specified. Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member.

A detailed document on the Player Injury Benefit Fund (as well as the Claim Form) can be found at <http://www.gaa.ie/clubzone/gaa-injury-scheme/>

The Fund applies to:

- Players injured either in the course of a match or an official and team training session.
- Match officials i.e. referees, linesmen or umpires.
- Voluntary coaches, team managers, selectors and members of official team parties injured during games or training.

The Injury Fund is funded by subscriptions in respect of teams registered and six per cent of Gross Gate Receipts from Championships, National Leagues and Railway Cups.

The Club Subscription Costs are:

- Adult (Senior, Intermediate, Junior) - €1000 per team
- Under 21 - €450 per team
- Youth (Up to and including Minor) - €200 per team to a maximum of €1200

Otherwise unrecoverable medical expenses are covered up to a maximum of €4,500 (This benefit includes cover for MRI Scans up to a limit of €300 per scan and post-operative treatment up to a limit of €320. A maximum benefit of €40 per any one treatment applies). The first €100 of each and every claim is excluded. Otherwise unrecoverable dental expenses are covered up to a maximum of €4,500. The first €100 of each and every claim is excluded.

Physiotherapy (other than prescribed post-operative treatment) is **not** covered by the Fund.

Claims where the player was not wearing an approved unmodified helmet will be declined.

There is also cover for Loss of Wages and Supplementary Hospital Cover. Refer to Information Document at link above for full information on these Benefits. Note that anyone claiming for Loss of Wages **must** make a claim with the Social Welfare Office, as Social Welfare is considered recoverable income.

Payments will only be made on official medical receipts (invoices are not acceptable).

### **Bearna/na Forbacha Hurling Club Injury Policy**

Any player sustaining an injury during a match (including challenge matches) should report the injury to management directly after match. The team management will then inform the referee so that it will be included in the match report. If a player is not aware of the injury until after leaving the match they should contact the team manager immediately to inform them of the injury. If an injury is sustained during a training session the player should report the injury to the team manager before leaving training.

A Player sustaining any injury which may warrant medical treatment should fill out and submit the **first 2 pages only** of the GAA Injury Claim Form within 60 days of the injury. Claims reported outside the 60 days will not be processed, and the club will not reimburse members for any cost which would have been covered by the GAA Player Injury Fund in any such instance.

It is the responsibility of the player (or player's parent/guardian) to ensure that all necessary documentation is completed and submitted. The Club Treasurer will be available to assist in completing the claim process.

In the event of a player receiving an injury they should, in the first instance, utilise their private health insurance provisions where applicable. Similarly, for school children insured under the School Insurance Policy parents should utilise the provisions of the health cover of the School Insurance Policy.

In the event of a player having to attend a hospital the player should attend the public hospital as each player has free access to the full range of services at the hospital subject to the A&E charge levied (€100). If a player attends a GP prior to attending hospital and receives a referral letter this A&E charge will not apply. Players having attended A&E in a public or private hospital will be reimbursed €100 towards the cost of the attendance on the production of a receipt (this is the full cost in a public hospital).

Any attendance by a player at a hospital as arising from a match or training incident **MUST** be notified to the Club Treasurer.

#### **Physiotherapy Costs**

- The club will reimburse the player a maximum of €40 of the cost of each of the first 4 sessions in respect of a particular injury, and €20 per session for a maximum of 4 further sessions.
- All attendances at physiotherapy services must be approved in advance by the Club Treasurer, either directly by the player or through the Team Manager.
- The player must pay for the physiotherapy treatment and will be reimbursed by the club on production of receipts.

**Important:** Any members who have not paid membership by March 31<sup>st</sup> will not be eligible to receive any reimbursements from the club for any injury occurring prior to their membership being paid.