



GAA Injury Scheme Frequently Asked Questions

The following link contains the Injury Scheme brochure

http://www.gaa.ie/content/documents/publications/insurance/gaa_injury_scheme_100223163401.pdf.

The main questions that have arisen to date with regard to the Injury Scheme are as follows:

1. In situations where a manager tells a player to get to physiotherapy, what happens in terms of money?
Physio is covered **only** if it is post-operative (up to €320, max €40 per treatment).
No other physiotherapy is covered under the scheme.
2. In situations where a manager tells a player to get some other type of treatment (acupuncture, insoles, cryotherapy, etc.) what happens?
As per previous point, these treatments are not covered under the scheme.
3. In the case of a recurring injury, does it have to be recorded each time?
Quoting from the injury scheme information brochure at http://www.gaa.ie/content/documents/publications/insurance/gaa_injury_scheme_100223163401.pdf
“if a player **returns to play** after an injury and he is Reinjured a new claim form must be submitted.” It seems that if the injury drags on and you are not playing, you are covered under one claim but once you return to play any re-occurrence is considered a new injury and must go through the full claims process
4. In terms of MRIs and operations, prices have been known to fluctuate depending on where you go? Is this purely at the player's discretion?
Yes, the scheme covers any player within the specified limits (e.g. €4,500 excluding first €100) and any additional cost must be borne by the player and is thus at that player's discretion
5. Can we look at getting some sort of structure in place whereby treatment doesn't have to be cleared by the whole committee? A situation like that could leave a player waiting a month for treatment. Maybe if we had a subcommittee of three people who could make those calls?
A sub-committee consisting of the Secretary, Treasurer, Insurance Officer and the Team Manager **must** approve treatment
6. Have you any information on the type of personal insurance players would be advised to take out? I can't imagine many lads will be keen on this!

This is the only sports player injury/health insurance I am aware of in Ireland https://www.vhi.ie/info/lifestages/productDetails.jsp?key=One_Plan_Sport It costs €958 which is very expensive and is not going to suit most players. Any player who works for himself would be advised to take out personal insurance but I have no information on this. It would be important to check if this type of insurance covers sports related injuries that stop the player from working for any period

7. Is there anything to cover loss of wages, or would that come under a personal insurance scheme?

Loss of wages is covered under the scheme as follows:

The injured player must immediately sign on with the Dept of Social Protection if they are unable to work.

Otherwise unrecoverable loss of basic nett wages (i.e. excluding overtime, bonuses, unsociable working hours, allowances etc.) payable up to 52 weeks but excluding the first week

Social Welfare/Income Protection and/or other entitlements will be considered as recoverable income and will be deducted from the basic nett wage figure.

Benefit is payable for full weeks only and the maximum benefit payable per week is as follows:

Week 1	NIL
Weeks 2-4	UP TO €200
Weeks 5-52	UP TO €400

This effectively means that a player is covered within the limits above. Any money that the player can claim elsewhere (such as the dole, stamps or insurance) is deducted from these maxima. Also the player **must first claim** from these other sources

Full details of the GAA Injury Scheme including the GAA Injury Scheme Claim Form can be found on <http://www.gaa.ie/clubzone/gaa-injury-scheme/>