



GAA Injury Scheme Guidelines

1. Players and mentors must be fully paid members of Tinryland GFC to qualify for the GAA Injury Scheme. If you are not a paid member of the club you are not covered by the GAA Injury Scheme.

2. If you are injured, whether in official training or a match, a GAA Injury Scheme claim form must be submitted to the designated club Insurance Officer/Assistant Secretary as soon as possible, and ideally within 14 days, of your injury or you may not be reimbursed for any costs. The current Insurance Officer/Assistant Secretary is Greg Doyle - in his absence any member of the Executive Committee will pass it on to him as soon as practicable.

Claim forms are usually available from behind the bar or can be downloaded from:

http://www.gaa.ie/content/documents/publications/insurance/GAA_Injury_Scheme_Claim_Form_Sept_2010_Ireland.pdf

3. Physiotherapy is not covered under the rules of the scheme unless it is post-operative and only then up to the amount of €320 (maximum of €40 per treatment).

4. If you have medical insurance e.g. VHI, Laya Healthcare etc., a claim must be made with your medical provider. Otherwise unrecoverable medical expenses are covered up to the 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.

5. If you are injured during a match please ensure that it is noted in the referee's report as a copy of this report must be submitted to the GAA Injury Scheme along with your claim.

All injuries in first instance should be reported to team mentor

It is players responsibility to ensure that any injury is reported and preliminary form is filled

All claims are required to be reported to the GAA Injury Scheme within 60 days of the injury by completing, as a minimum the first two pages of the claim form which must be signed and dated by the claimant.

In the event that the claimant's signature and date is omitted the first two pages of the claim form will be returned for completion.

Note that the club is under no obligation to reimburse players for injury.

Claims reported outside the 60 days will not be processed and club will not be liable for expenses occurred

No expenses for treatment will be refunded unless cleared in advance by Committee

All members/players must be fully paid up member otherwise no benefit will be paid

It is recommended that players should take out own insurance to cover loss of wages

GAA Injury Scheme General Information

*The details below are incomplete, are provided for information purposes only and are subject to change by the GAA at any time. Full details are available from the GAA.

The GAA has operated an injury scheme in one way or another since 1929. Through a process of constant review and frequent improvement the Association continues to exercise concern for the welfare of members involved in our national games in various capacities.

The GAA Injury Scheme

- ▶ The mandatory scheme provides benefit to members playing the national games of Hurling, Gaelic Football, Handball and Rounders whose clubs are registered with the scheme and also to accredited club personnel performing designated duties in connection with the activities of Clubs registered in the Scheme.

The Injury Scheme 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 Scheme. Risk is an inherent factor in sport, as in life. When members voluntarily take part in Club Activities, they accept the risks that such participation may bring. Legal representation is not required and there is strictly no Legal Expenses Cover amongst the benefits provided.

The Injury Scheme does not seek to compensate fully for injury but to supplement other Schemes such as Personal Accident or Health Insurance. The Scheme only provides cover for unrecoverable losses up to the limit specified under the scheme

Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his/her specific needs.

1 The scheme applies to:

- ▶ **1.1** Players on a team registered with the Scheme who incur accidental injury while playing Hurling, Gaelic Football, Handball or Rounders only, either:
 - (a) in the course of an official competitive game or a challenge game or
 - (b) in the course of an official and supervised team training session.
- ▶ **1.2** Match officials i.e. referees, linesmen or umpires injured whilst officiating at an official game of Hurling, Handball, Gaelic Football or Rounders as specified in 1.1 above.
- ▶ **1.3** Voluntary coaches, team managers, selectors and members of official team parties injured during games or training as specified in 1.1 above.

- **1.4** Members performing designated duties under request/instruction of a Club Officer, in a strictly voluntary capacity, on GAA property or on property under the exclusive use of the GAA.
- **2** The scheme covers Adult and Youth members of the GAA and, also, players registered with the Scheme through Primary, Post-Primary and Third-level Schools and Colleges and Inter-Firm Units
- **3** For the purpose of the Scheme, an Adult is a Full Registered member of the GAA who was 18 years of age or over on registration of his team(s) with the Scheme.
- **4** A Youth is a Youth member of the GAA who was under 18 years of age on registration of his team(s) with the Scheme

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13 Lifetime Disability Benefit €300,000 (Payable in addition to any other benefit)

A single identifiable occurrence on the field of play resulting in permanent total physical paralysis such that the Insured Person is confined to a wheelchair for life.

(i) Capital Benefits

- Permanent Total Disablement €100,000
- Loss of sight €100,000
- Permanent Partial Loss of Sight up to €100,000
- Loss of Limb(s) €100,000
- Complete and incurable paralysis €100,000
- All above benefits Less any Loss of Wages Benefit claimed.

(ii) Permanent Partial Disablement

- A scale of benefits providing for benefits to a maximum of €50,000 for specified disabilities applies. Details are available on request.

(iii) Death Benefit

- Adult (or Married Youth) €50,000
- Youth €25,000

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14 Medical

If you have medical insurance e.g. VHI, Laya Healthcare etc., a claim must be made with your medical provider. 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.

▼ **15 Dental**

- Otherwise unrecoverable dental expenses up to a maximum of €4,500. The first €100 of each and every claim is not covered.

▼ **16 Supplementary Hospital Benefit**

- €400 per day's stay in hospital. Benefit only payable if stay is a minimum of 10 consecutive days up to a maximum of 15 days.

▼ **17 Loss of Wages (Applicable (a) to Adults and (b) to Youths who are in full-time employment at date of injury). 'Employment' means permanent gainful employment of not less than 16 hours a week.**

- 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

- ▶ **18** Benefits/Conditions and Team Subscriptions may be altered from time to time at the discretion of C.L.G.

Note

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***For information purposes only, this document does not form any contract and does not purport to deal with all aspects of the GAA Injury Scheme.**