**PLAYER INJURY SCHEMES AND INSURANCE**

Each of our Gaelic Games Associations provide injury benefit funds or schemes in the case of members of the GAA,

Handball, Rounders and Ladies Gaelic Football Associations while members of the Camogie Association are required to be covered by insurance.

**GAA INJURY BENEFIT FUND**

**WHAT IS THE GAA INJURY BENEFIT FUND?**

The mandatory benefit fund provides benefits to registered members playing the national games of Hurling, Gaelic Football, Handball and Rounders’ who’s Clubs are registered with the fund.

The GAA Injury Benefit Fund is a Self-funded benefit fund funded entirely from GAA funds with no outside involvement. The GAA Injury Benefit Fund does not seek to compensate fully for Injuries sustained but to supplement other Schemes such as Personal Accident or Health Insurance.

The playing of our national games involves the risk of Injury and it is each individual registered player’s responsibility to familiarise themselves with the terms and benefits of the GAA Injury Benefit Fund.

The Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified. The responsibility to ensure that adequate cover is in place lies with the individual member and members should not use the fund as their only recourse or be dependent on the fund to compensate them fully for any losses associated with the injury sustained.

**WHO IS COVERED UNDER THE GAA INJURY BENEFIT FUND?**

The GAA Injury Benefit Fund only applies to:

* 1. Registered Players as per the Official Guide who play on a team registered with the GAA Injury Benefit Fund who incur accidental bodily injury\* while playing Hurling, Gaelic Football, Handball or Rounders’ only, either in the course of an official competitive Fixture or an Official Sanctioned challenge match or the course of an official supervised training session.

1.2. Match officials’ i.e. referees, linesmen or umpires injured while officiating at an official competitive fixture 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

The GAA Injury Benefit Fund covers Adult and Youth members of the GAA. Please note that the GAA Membership Year runs from January 1st – December 31st annually and it is a requirement as per the official guide that all members are registered via the Membership system annually. Playing Members should not be permitted to participate in training or fixtures until they have been registered for the current playing year.

**FUNDING & SUBSCRIPTIONS**

The GAA Injury Benefit Fund is funded in its entirety by annual team subscriptions together with six per cent of Gross Gate Receipts from Championships and National Leagues alongside a significant Central Council contribution. The amount of team subscriptions shall be:

a) Adult - €1000.00 per team – no maximum per Club or Unit

b) U21 - €200.00 per team – no maximum per club or unit

c) Youth - €200.00 per team to a maximum of €1200.00 per Club or Unit

d) Rounders’ – as per agreement

e) Handball – as per agreement

Cover is also available to registered Primary, Post Primary, Third level schools and colleges teams as well as Inter Firm units. In addition to the above, a claims band programme applies to all registered Clubs\County panels with the sole aim of it to bring equitable distribution to the Fund in that the claims experience of each registered club\county panel is accounted for in the calculation of the annual subscriptions due.

**REGISTERING FOR THE FUND**

All units registered for the 2017 GAA Injury Benefit Fund were invited to join the 2018 GAA Injury Benefit fund on December 14th 2017. All units were required to log in on GAA Management System – GMS - Servasport and update their 2018 details. Payment was to be received by March 1, 2018. For units which have not yet completed registration, cover will only be in place from the date that payment is received in Croke Park. Willis Towers Watson will decline claims received for injury dates between January 1 and March 1 for units that have not yet completed 2018 registration

**BENEFITS AVAILABLE**

• Medical expenses – maximum of €4500 with the first €100 not covered

• Dental expenses – maximum of €4500 with the first €100 not covered

• Loss of wages – week 1 – no payment

• Weeks 2 – 26 – net loss of basic wages covered up to a maximum of €300 per week

• Capital Benefits – cover is available upon direct application to Croke Park once any entitlement to the above benefits has been paid in full.

**CLAIMS PROCESS**

• All GAA Injury claims must be registered on-line at <https://gaa.willis.ie>

• Each and every club \ county secretary must register for the On-line application

• Once you register on the system for the 1st time, you will need to create a password

• Click Add New claim and enter details in all of the required fields.

• All claims are required to be reported to Willis Towers Watson within 60 days of the injury by entering all of the required details and hitting the update claim button.

• You will receive confirmation of a web reference number and this number should be noted on all documents that are forwarded to Willis Towers Watson

• Once you submit the claim on-line, the claim will be submitted to Willis Towers Watson for acknowledgement.

• Once the submitted claim is reviewed by Willis Towers Watson, Willis Towers Watson will acknowledge the claim and it will be forwarded on-line to the relevant County Board for approval

• Once the County Board approves the claim, the status of the claim will change to Documents required and you will receive a notification detailing the relevant claims documents that need to be submitted to assess the claim.

• You will be able to download the relevant sections of the claim form that need to be submitted and advised of the documentation required for the completion of the claim.

• Details of the required documentation are set out in the GAA Injury Benefit Fund Summary Document effective from 1st January 2018.

**FURTHER INFORMATION**

• Full details in relation to the GAA Injury Benefit is available with the updated 2018 GAA Injury Benefit Fund Summary Document issued to all units on December 18, 2018

• It is important that the summary document is read in full as it sets out the full terms and benefits of the Fund, the above is a summary only.

• Any queries in relation to the GAA Injury Benefit Fund can be directed to Ciara Clarke, GAA Injury Fund Manager by email – ciara.clarke@gaa.ie or telephone – 01 819 2347

**LADIES GAELIC FOOTBALL ASSOCIATION INJURY FUND**

**INJURY FUND**

**WHAT IS THE INJURY FUND?**

The injury fund is an injury scheme and NOT an insurance scheme and does not seek to compensate fully for injury, rather to lessen the hardship to players and officials. The fund should supplement other schemes where applicable, i.e. VHI, Irish Life etc.

**Rules pertaining to the injury fund are covered in the official guide from Rule 66 to Rule 90 and you should make yourself aware of these.**

**WHO DOES THE INJURY FUND COVER?**

The Injury Fund covers all playing members who sustain an injury in the following:

a) An official competitive or challenge game

b) An official and supervised training session

It also applies to Club Officers, Team Mentors and Match Officials (Referees, Umpires and Linespersons) if registered to the injury fund.

**HOW IS THE INJURY FUND FUNDED?**

The injury fund is funded by all playing members who pay registration fees, as well as some non-playing members.

Fees are determined by Central Council and at present are as follows:

a) Adult - €25

b) Juvenile/U18 - €10

c) U10 - €5

**WHAT ARE THE BENEFITS OF THE SCHEME?**

The fund will pay out the following amounts, once all relevant paperwork & prior approval has been received

a) Medical Expenses - €5,500, which includes GP Visits, Physio (6 Sessions @ 90%), MRI’s, Consultant Visits & Surgery (once prior approved)

b) Dental Expenses - €3,000

c) Loss of Wages - A maximum €200 per week for a max of 20 weeks. Applies to all adult members but if you’re a juvenile with a part time job, you must pay the adult rate in order to qualify.

**HOW CAN I MAKE A CLAIM?**

In order to claim for the benefits above, you must

1. Submit a Preliminary Claim Form within 8 weeks of getting injured regardless if it’s serious or not, available on our website and it must be signed by all relevant parties, as per the form.

2. Private treatment (i.e. MRI’s, Consultant visits & Surgery) must be prior approved in order for us to reimburse you.

3. Physio & GP visits are not considered private treatment, and will be refunded once you have submitted your Preliminary Claim Form within eight weeks of the date of injury. (Physiotherapy is required to be carried out by individuals with an appropriate third level qualification).

4. Dental Treatment is not considered private but you must submit a report from your dentist once you have been assessed.

5. Once you have completed all your treatment, you must then submit the Full Claim Form, along with all your paid original receipts (no photocopies) to Rosemary Coyle, LGFA, Croke Park, Dublin 3

6. To claim for loss of wages;

a. Your employer sign & stamp your Full Claim Form and

b. Submit your last 4 payslips and

c. Submit a statement of any social welfare payments.

d. Medical Cert from your GP

7. Claims will be checked and verified. You have one year from date of injury to activate the claim and two years to complete claim process.

8. A cheque will be issued to the player/guardian. No third party cheques will be issued.

**WHAT IS THE PROCEDURE IF A PLAYER REQUIRES PRIVATE TREATMENT?**

Private treatment is considered to be treatment not provided by the public system i.e. HSE or NHS.

If you require treatment outside of the public system, we will require the following documentation in original format posted to the office in Croke Park prior to your visit in order to financially reimburse your expenses:

1. Medical Letter of Referral from your GP, to say he/she has accessed you and is referring you on for an MRI or Consultant Visit.

2. A letter from you the player requesting financial permission for this visit.

3. A letter from a consultant for any further private treatment.

If we do not receive the above pieces of information, along with your Preliminary Claim Form prior to the treatment, then we will not be in a position to reimburse you for these expenses.

**IS THERE ANY EXCLUSION FROM THE INJURY FUND?**

Travel expenses, prescriptions and medical aids are NOT covered under the injury fund.

The scheme shall not apply in the case of a player/official:

• Who is injured during a game as a result of an assault wherein the claimant has been the aggressor?

• Whose injury arises from a pre-existing physical defect or infirmity or from the use of alcohol or drugs?

• Players who do not wear mouth guards.

• Who may be pregnant, suffering from concussion etc, any player who plays in this condition is entirely responsible for any consequences that may arise.

• Protective equipment needs to be medically prescribed by your doctor who is aware that it will be worn to play Ladies Gaelic Football and not pose a hazard to other players, then there is no issue with the wearing of same from the LGFA Injury Fund point of view.

• Any person who requires corrective eyewear to participate in Ladies Gaelic Football should consult with their optometrist and review options to ensure safe participation.

• Tell your optometrist of your plans to play Ladies Gaelic Football. He or she will be able to fit you with glasses that use durable, unbreakable polycarbonate for the lens

• You will also need to ensure your frames for sports glasses are as durable as the lenses

**FURTHER INFORMATION IN RELATION TO THE INJURY FUND SCHEME?**

Rosemary Coyle

Croke Park,

Dublin 3

Email: Rosemary.Coyle@lgfa.ie

Tel: (01) 836 3156

**CAMOGIE INSURANCE**

**PERSONAL INJURY COVER**

The Camogie Association, unlike its GAA and LGFA counterparts, does not administer its own injury scheme. This means that injury cover/insurance must be purchased from insurance providers, operating independently in the private sector.

The obligations relating to injury cover within Camogie are detailed in the Official Guide Part 1 Camogie Constitution Rules. The rules around registration of members with the Camogie Association and insurance are key. The rules relating to the playing of the game outlined in Official Guide Part 2 Playing Rules are also relevant. These documents are downloadable from [www.camogie.ie/insurance.asap](http://www.camogie.ie/insurance.asap)

Obligations on clubs regarding insurance of players, match officials [referees, umpires and linespersons] and members involved in managing and coaching teams.

**A: INSURANCE COVER**

**Rule 23.1 of the Official Part 1 states:**

All persons who train with teams and all persons who coach teams are required to be registered members of the Camogie Association. Each club must ensure and be satisfied that it’s playing members, members who officiate at games and members involved in training/managing/coaching teams are covered by insurance. Any member not insured may not play, officiate at games or manage/coach teams.

Persons and clubs are obliged to comply with this rule which also includes a check that people in the club are correctly registered on the Servasport registration system.

Clubs should also check the detail of the club/ or members’ insurance cover to establish the extent of the cover for players, match officials, managers e.g. does the cover extend to all officially sanctioned Camogie games and training. Does the insurance cover the player is she plays on a temporary basis with another club as allowed under rule and as approved by the county board?

If the club has an insurance policy in place it should consider communicating the insurance cover details to relevant parties e.g. players, match officials and managers/coaches.

It is advisable that Units in charge of representative teams e.g. County or Provincial teams also verify the insurance cover of people representing them in a games’ context.

**B: INSURANCE COVER AND CHALLENGE/TOURNAMENT GAMES**

**Rule 23.3 of the Official Guide Part 1 states:**

In order that all fixtures other than official fixtures are recognised for insurance purposes notification must be given on the following basis:

• To the County Board when both teams are within the County;

• To the relevant County Boards and Provincial Council when teams are from different Counties;

• To the relevant County Boards, Provincial Council and designated Camogie Association staff member when teams are from different Provinces or International. Notification to hold or participate in fixtures other than official fixtures must be sent by email by the relevant Secretaries prior to the date of the proposed fixture.

Approval to host inter-county underage blitzes will be provided by a designated Camogie Association staff member.

Permission must be requested by a date specified by the Ard Stiúrthóir each year.

Each Unit is obliged to comply with this rule.

Please be aware that failure to comply may have implications in how an insurance company considers a claim, in the event of a claim arising from a fixture that may not be deemed official.

Insurance claims must be processed via the relevant insurance company.

The Camogie Association does not handle any insurance claims.

**Additional information on insurance requirements for Camogie players may be downloaded at**

[**www.camogie.ie/administration.asp**](http://www.camogie.ie/administration.asp)