



## Cumann Naomh Peregrine C. L.G.



### **Points to note about your membership:**

1. Membership is due on or before 31<sup>st</sup> March 2019.
2. The Club will enforce a strict 'no pay, no play' policy.
3. If membership is not paid in full by the 31<sup>st</sup> March 2019 deadline, members will not be entitled to enter the draw for All Ireland Tickets.
4. Memberships being paid by direct debit, i.e. 3 monthly instalments, must be signed up in January otherwise they will not be paid in full by the 31<sup>st</sup> of March and as such points 2 and 3 will apply to your membership.
5. Members will only be registered to play upon full payment of their membership.
6. Only Full Members, Full Playing Members and Minor Players (under supervision) are allowed to use the Club Gym.

### **Injury Fund:**

When a player has paid their membership, they are included in the Injury Fund should they suffer an injury at a match or training session. There are a few points to note about the Injury Fund:

1. The GAA Injury Benefit Fund is not insurance. The Injury Fund is a benefit cover funded entirely from Club and Central Council contributions. The Injury Benefit Fund is not an Insurance Scheme and is therefore not regulated by the Central Bank.
2. The Injury Fund does not seek to fully compensate but to supplement other covers such as Private Health Insurance, National Health Insurance, Personal Accident Cover, Employment benefit covers, Income Payment protection covers.
3. The Fund only provides cover for otherwise unrecoverable losses up to the benefit limits. The Fund should not be used as a guarantee of the payment of expenses.
4. Members and teams will be covered to March 31 provided payment is received on or before March 31.
5. The GAA Risk & Insurance committee reserves the right to decline the continued participation of a club in the Fund or to apply any special conditions or excesses.
6. The fund provides for reimbursement of otherwise unrecoverable expenses only. Medical: Otherwise unrecoverable medical expenses are covered to a maximum of €4,500. The first €250 of each claim is not covered.
7. It used to be the first €100 of each claim was not covered, however, this has been changed to €250. As you are aware the Club used to cover the first €100, however, this policy was changed in 2018.  
**Therefore, it is important too note that the Club will no longer pay the first €100 in the coming year.**
8. The injury fund for the GAA and LGFA differ slightly in the way they are administered, further details on each can be found on the following links:  
<https://www.gaa.ie/my-gaa/administrators/gaa-injury-benefit-fund>  
<https://ladiesgaelic.ie/resources/injury-fund/>
9. The Camogie Association does not have an injury fund, this means that injury cover/insurance must be purchased from insurance providers, operating independently in the private sector, further details can be found on the following link:  
<http://www.camogie.ie/insurance.asp>