



## Player Injury Policy

The playing of our national games involves the risk of injury and it is each individual registered player's responsibility to familiarize 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.**

It is essential that all Members, Players, Parents / Guardians, are made, and kept, fully aware of our Club Policy in respect of Injury Claims.

Dromcollogher Broadford GAA Club, like other clubs, operates under the GAA Player Injury Scheme. The guidelines for making Claims under the GAA Scheme are strict and it should be noted that processing and finalizing Claims can take considerable time.

Dromcollogher Broadford GAA Club can only make payments to players on foot of Claims after the GAA Players Injury Scheme has reimbursed the Club, through the Limerick County Board, in respect of those Medical Expenses.

### **A: Injuries requiring routine Physiotherapy (typically muscle strains etc.)**

Please note routine Physiotherapy is not covered through the GAA Player Injury Scheme, only physio as part of rehabilitation of serious injury is funded by the player insurance.

The club thus cannot claim any money back for routine physio, the club has negotiated special rates with the appointed Club Physiotherapist.

Players attending the Club Physio will pay the club rate of €15 per session (€10 for juvenile and student members)

If a player decides to attend a different physio other than the club appointed Physio, Dromcollogher Broadford GAA Club Executive must pre-approve this. The player will then pay their Physio in full and get reimbursed by the club less the €15 or €10 initial fee as per the normal procedure.

Players seeking reimbursement must submit receipts without exception for all reimbursement claims.

Whilst it is the player's choice in relation to their referred Physiotherapist, the club would recommend that you attend the club appointed physio as he will be liaising directly with team management on player injury and recovery.

Any player wishing to attend the club physio must notify the team management who in turn notify the Club Secretary.

### **B: Serious Injuries requiring Operative Procedures \ Hospital care**

#### **First and foremost, only fully paid up members can avail of the Players Injury Scheme.**

All serious injuries incurred during a match against an opposing team must be included in the referee's reports where possible. Unless included in the referee's report, any claim could be rejected by the Players Injury Scheme. Notifying the referee is both the responsibility of the player and the manager/mentor so please act on this.

Any injury claim needs to be logged within 60 days of the incident on the Injury Platform, the Club Secretary will log the claim on the online platform. Past 60 days, we cannot forward any claim to the Players Injury Scheme. This includes injuries incurred in training.

Any player who wishes to make a Claim against the GAA Players Injury Scheme and who also has Private Health Insurance (VHI, LAYA, Aviva, Garda Medical Aid, etc.) may do so, but in all cases you must first Apply under your own Private Health Policy

if you have cover on your policy to cover sporting injuries. It is strongly recommended that you take out your own personal health insurance.

If your Private Health Insurance Policy covers your full Claim, then there is no further action required. Should there be an Excess on the Private Policy which exceeds your Claim, then the GAA Injury Scheme will accept your Claim. A Statement of Account from your Private Health Insurers which sets out their position on the overall Claim will be required if you wish to further your Claim through the GAA Scheme.

If you are claiming through your Private Health cover, the injury still needs to be logged with the Players Injury Scheme within 60 days (to ensure any uncovered costs can be subsequently claimed from the Player Injury Scheme).

The initial logging of this does not need to include details on costs and can be updated afterwards. It is recommended here to log the injury immediately after occurrence. The Secretary will lodge the injury on an online platform on behalf of the player, provided the secretary is informed of the injury.

### **B: Loss of Wages**

The Player Injury Fund will only cover Loss of Wages from Week 2 onwards to a maximum of €300 per week. A player may also claim Social Welfare.

**NB. The club will not make up the shortfall in wages.**

**Please note the maximum benefit available per injury is €4,500.**

For clarification on any of the above, please contact the Club Secretary by phone or by (email [Secretary.dromcollogherbroadford.limerick@gaa.ie](mailto:Secretary.dromcollogherbroadford.limerick@gaa.ie)). When a claim is being processed, the club secretary will make all the necessary paperwork available to the player for signing and contact the Limerick County Board for the referee's report etc. if injured during an official club game.

## **GAA Injury Benefit Fund Summary**

The mandatory benefit fund provides benefits to registered members playing the national games of Hurling, Gaelic Football, Handball and Rounders' whose 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.

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### Specific Information for Players/Parents/Guardians

- **Only fully paid-up members can avail of the Player Injury Scheme.**
- The club recommends that you need to take your own Private Health Insurance (eg. VHI, LAYA, etc.) as this scheme is designed to supplement same.
- It is important that if injured during a match/training, you notify the manager/selector/ injury reporter of the injury so they can notify the referee if it happens during the game and that the club secretary can be informed. An Injury Reporter will be appointed to each team to liaise with the club secretary on any injuries that might have happened at training or club matches.
- Just to confirm also that the club Physio will link with your team manager regarding your treatment from time to time.
- If you attend A&E, the club will pay half of this cost if you are not submitting an injury claim to the GAA insurance. The excess on a claim is €100 so there is no point submitting an A&E invoice.

- The cost of the Club Physio is €15 per session (€10 for Students).
- If you decide to attend another physio of your choice, Dromcollogher Broadford GAA Club Executive must pre-approve this. The player will then pay their Physio in full and get reimbursed by the club less the €15 or €10 initial fee as per the normal procedure.