



ERIN GO BRAGH

Injury Policy

November 2020

Introduction:

This policy outlines the process that must be followed in the event of a club member sustaining an injury during (i) GAA match, (ii) official team training or (iii) official club activity. Major injuries should be processed through the GAA / LGFA Injury Benefit Fund or Camogie Insurance policy while minor injuries will be reimbursed through the club. All claims must be submitted using the Erin Go Bragh Injury Claim Notification.

GAA Injury Benefit Fund

Erin Go Bragh GAA players are covered by the GAA Injury Benefit Fund, LGFA Injury Fund operated by the National Governing Body of the GAA. The GAA & LGFA 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 GAA injury Fund applies to:

* **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 either in the course of an official competitive Fixture or an Official Sanctioned challenge match or in the course of an official supervised training session.

* **Match officials'** i.e. referees, linesmen or umpires injured while officiating at an official competitive fixture of Hurling

* **Voluntary coaches**, team managers, selectors and members of official team parties injured during games or training

Social members, non-playing and non-coaching members are **not** covered under the GAA Injury Benefit Fund for injuries sustained during GAA activities

To qualify for cover

* You must be a fully-paid-up member of the Club

* Your injury must have been sustained in an official Erin Go Bragh match or training session. Coaches are reminded that details of challenge matches must be advised to the County Board through the secretary (secretary.eringobragh.dublin@gaa.ie or secretarybng.eringobragh.dublin@gaa.ie) in advance.

Members must note that these arrangements are not "insurance" policies. Each player needs to ensure that they have adequate cover in place to meet their own individual needs and personal circumstances. The GAA Injury Benefit Fund is only in place to cover benefits which cannot be claimed elsewhere and is a benefit cover only. 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 Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified. They are private schemes run by the GAA and are "remedies of last resort".

Claimants are expected to seek redress by all other available means before claiming under the Injury Scheme. In the first instance members must utilise their private health insurance provisions where

applicable. Similarly, for school children insured under a Pupil Personal Accident Policy, parents should utilise the provisions of the health cover of the Insurance Policy.

All claims must be routed through the club secretary (secretary.eringobragh.dublin@gaa.ie or egbladiessecretary@gmail.com) within 60 days of an injury.

We encourage Players/ Parents of Juveniles and Coaches to become familiar with the details and limitations of these schemes and the procedures to be used. Details can be found as follows:

<https://www.gaa.ie/my-gaa/administrators/gaa-injury-benefit-fund>

Benefits covered:

1. Medical
2. Dental
3. Supplementary Hospital Benefit
4. Loss of wages

Procedure for submitting GAA Injury Fund claim

Report any suspected Injury ASAP

- Any player sustaining an injury during a match (including challenge matches) should report the injury to management directly after match. The team management will then inform the referee so that it will be included in the match report.
- If a player is not aware of the injury until after leaving the match they should contact the team manager immediately to inform them of the injury.
- If an injury is sustained during a training session the player should report the injury to the team manager before leaving training.
- In the event of a player having to attend a hospital the player should attend the public hospital as each player has free access to the full range of services at the hospital subject to the A&E charge levied (€100). If a player attends a GP prior to attending hospital and receives a referral letter this A&E charge will not apply.

Players having attended A&E in a public or private hospital will be reimbursed €80 towards the cost of the attendance on the production of a receipt (this is 80% of the full cost of the A&E charge in a public hospital). Any attendance by a player at a hospital arising from a match or training incident **MUST** be notified to secretary.eringobragh.dublin@gaa.ie or egbladiessecretary@gmail.com

A claim must be registered on line with DWF Claims within 60 days of an injury, otherwise the claim will not be processed.

- ❖ A claim number will be issued and must be used for all documents relating to the claim
- ❖ Once the submitted claim is reviewed by DWF Claims, DWF Claims will acknowledge the claim and it will be forwarded on-line to relevant Co Board for approval
- ❖ The Player Injury Officer will download the relevant sections of the claim form that need to be submitted. If a submitted claim is not fully documented, the necessary documents will be requested by DWF Claims to resolve the claim.
- ❖ Please note that scanned documents may be submitted in respect of all claim documentation required but DWF Claims may carry out spot checks and at their discretion and requests for originals to be submitted may be made as per compliance with their annual audit requirements in respect of the Fund. It is the responsibility of the player/player's parent/guardian to ensure that all necessary documentation is completed and submitted.

Camogie 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. Currently Insurance is provided by Willis Towers Watson. All injuries sustained during a camogie match or training must be reported to the coach and an email sent to egbladiessecretary@gmail.com

Reimbursement of Medical / Physio Costs for minor injuries

The club will reimburse members as outlined above for minor injuries or physiotherapy as a result of an injury sustained in an official match or training session subject to the limits noted below. All injuries should be noted where applicable by the referee and/or coach.

Claim Limits:

80% of A&E admission charge to a public hospital.

80% of GP Visit charge

50% of Physio costs subject to a maximum of 6 sessions in any 1-year period.

Where members decide to utilise hospital / GP services of a private health insurance provider, the amounts refunded will be limited to the above amounts.

Members are reminded that they can claim tax relief on full medical expenses paid in any tax year at the standard rate of tax. See details below

<https://www.revenue.ie/en/personal-tax-credits-reliefs-and-exemptions/health-and-age/health-expenses/index.aspx>