



Cumann Lúthcleas Gael Naomh Oilibhéir Pluincéid Eoghan Ruadh

Glenariff Road, Navan Road, Dublin 7.

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RE GAA INJURY SCHEME 2009

General Information for Members

- The Injury Scheme is funded entirely from Club and GAA funds.
- The Injury Scheme is not an Insurance Policy and there is no legal obligation on the GAA to provide such a scheme.
- Risk is an inherent factor in sport and when members voluntarily take part in Club Activities, they accept the risks that such participation may bring.
- Failure on behalf of the Claimant to accurately complete the Claim Form may either delay claim settlement or alternatively render claim invalid.
- Cost of all treatments must be paid by the Claimant prior to submitting claim.
- The Injury Scheme covers medical expenses that are not recoverable from any other source ie your Medical/Health Insurance provider.

Eligibility

- Only fully paid and registered adult and youth members are eligible to claim under the scheme. In no circumstances will the scheme apply to injured players who are not fully paid and registered members for the calendar year in which the claim occurs.

Scope

- The scheme applies to fully paid and registered members who incur accidental bodily injury while playing Gaelic Football and Hurling in the course of an official competitive game or a challenge game or in the course of an official and supervised team training session.

Summary of Main Benefits

- **Permanent Total Disablement** €100,000
- **Loss of Sight** €100,000
- **Permanent Partial Loss of Sight** up to €100,000
- **Loss of Limbs** €100,000
- **Complete and incurable paralysis** €100,000
- **Permanent Partial Disablement** up to €50,000
- **Death Benefit** €50,000 (Adult/Married Youth) €25,000 (Youth)

- **Medical** – If the claimant has medical insurance cover all claims must be made with your medical insurance provider. Otherwise, unrecoverable medical expenses are covered up to a maximum of €5,000. Please note the first €60 of each and every claim is not covered and must therefore be paid by the claimant
- **Physiotherapy** must be medically prescribed and is limited to €200 in total per claim. Any amount exceeding €200 must be paid by the claimant. Medically prescribed post operative treatment is exempt from the €200 limit and will be considered separately as part of a medical expenses claim

Claims Procedures

- Claimant must complete a Claims Form which can be downloaded from www.gaa.ie
- Claim Form must be fully completed by the injured member and forwarded to the Club Secretary with all supporting documentation for their signatures and validation.
- Section E of the Claim Form must be signed by the Doctor/Dentist who attended the Claimant
- Section F must be signed by the Injured Member/Claimant
- The cost of treatment must be paid for by the Claimant who will be reimbursed by the Injury Scheme, subject to the various limits and excess outlined above, should the claim be accepted.
- Medical receipts (not invoices) must be included.
- All claims must be reported to Willis (the scheme claims handlers who have responsibility for the day to day operation of the scheme) within 60 days of the incident.
- Claims reported outside the 60 days will not be processed.
- Any queries should be referred to the Club's Claims Administrator, Mr Tommy O'Friel (tommyofriel@hotmail.com)