



# **TRALEE PARNELLS HURLING & CAMOGIE CLUB**

## **PLAYER INJURY POLICY**

*NB This policy must be read in conjunction with 2021 GAA Injury Benefit Fund Summary Document*

## **PLAYER INJURY POLICY**

1. It is essential that all members, players and parents / guardians make themselves fully aware of our Club Policy in respect of player injury / physiotherapy / sports injury therapy / medical claims / dental claims / claims for loss of wages.
2. Tralee Parnells Hurling and Camogie Club (“the Club”), like other clubs, operates under the GAA Injury Benefit Fund. The guidelines for making claims under the GAA Injury Benefit Fund are strict and it should be noted that processing and finalising of such claims can take considerable time. The Camogie Association, unlike its GAA 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.
3. Tralee Parnells Hurling and Camogie Club can only make payments to players for the above after the GAA Injury Benefit Fund has reimbursed the Club in respect of those claims.
4. Playing Gaelic games is an activity which is inherently risky. It is an activity which also contributes significantly to wellness and community cohesion. The risk of injury is offset against the benefits of playing. Members should acknowledge this risk / benefit relationship and accept that injuries may occur and that responsibility for injury and expenses incurred rests with the player / member. Risk is an inherent factor in sport, as in life. When members voluntarily take part in Club activities, they accept the risks that such participation may bring.
5. The GAA Injury Benefit Fund does not seek to compensate fully for injury but to supplement other schemes such as private health insurance or personal accident insurance. Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his/her specific needs. If players have their own private health insurance (VHI, Laya, etc.) they must claim under their private policy. If the private policy does not cover the full amount, a claim can then be made to the GAA Injury Benefit Fund to cover the balance.
6. Players are continually shocked to discover the ‘inadequacies’ of the GAA Injury Benefit Fund and are misguided into believing that because they have paid GAA membership that they have ‘medical insurance’ which is most certainly not the case. All members, players and parents / guardians should familiarise themselves with this Injury Policy and the 2021 GAA Injury Benefit Fund Summary Document in relation to player injury / physiotherapy / sports injury / medical claims / dental claims / claims for loss of wages.
7. Tralee Parnells Hurling and Camogie Club strongly recommends that all our players / members have their own private health insurance and personal accident insurance.
8. Players need to be a fully paid up registered member of the Club to avail of the GAA Injury Benefit Fund.
9. If a player is injured during a match it must be included in the referee’s report.
10. If injured in training, the club Insurance Officer must be notified and claims must be signed and reported to the GAA Scheme administrator within 60 days.

11. If a player is injured during a match/training and needs to attend SouthDoc or Accident & Emergency, then it is the policy of the club to reimburse attendance fee incurred. Receipts to be submitted to Club Insurance Officer within 30 days to ensure payment.

12. Any queries in relation to this policy or in relation to making a Claim should be directed to the Club Insurance Officer, Ger O'Brien 087-909 3245.

Summary of benefits that are covered (Pages 6 and 7 of the GAA Injury Benefit Fund Summary Document)

- **Medical** – Otherwise unrecoverable inpatient and outpatient medical expenses are covered up to a maximum of €4,500.00
- **Dental Benefit** – otherwise unrecoverable dental expenses up to a maximum of €4,500.00.
- **Supplementary Hospital Benefit** – A claimant can claim for a stay in hospital provided they are an in-patient for a minimum of 10 consecutive days and they can claim for a maximum of 15 days. €400.00 per day is claimable.
- **Loss of Wages** - Weeks 2 to 26 are covered up to a maximum of €300 per week.
- Routine physiotherapy / sports injury therapy is not covered through the GAA Injury Benefit Fund.

## PHYSIOTHERAPY POLICY

This policy relates solely and specifically to **routine** physiotherapy treatment and **attendance** of a physiotherapist at matches. It covers all players (hurling and camogie) over the age of 12 who are playing competitively (i.e. Go Games / blitzes not covered) with a Tralee Parnells team.

### Procedures for injuries requiring routine physiotherapy / sports injury therapy (typically muscle strains)

1. Routine physiotherapy / sports injury therapy is not covered through the GAA Injury Benefit Fund. The Club therefore cannot claim any money back for physiotherapy / sports injury therapy and has to cover the costs of all Physio bills.
2. Players will only receive reimbursement for physiotherapy / sports injury therapy where the injury occurred in training or playing for Tralee Parnells Hurling & Camogie Club and in no other circumstances i.e. playing other sports or injured in some other capacity.
3. Routine physiotherapy for all players (irrespective of age or gender) must be sanctioned in the first instance, by the player's team manager. Any player who becomes injured during his/her time either training or playing with their club team must report his/her injury to the team manager as soon as possible after the injury. Once sanctioned, the Team Manager must notify the Club Insurance Officer. (If a player presents physiotherapy receipts greater than **30** days old, s/he will not receive any reimbursement from the club.)
4. The Club has appointed two designated Physios for treatment of club players. These are:  
  
**Áine Dillon** – 083 – 019 8443  
  
**Micheál Lynch** – 087 – 681 7795
5. For players who need a physio / sports injury session, they must be paid by the player and 50% will be reimbursed to the player by the Club. The maximum number of sessions that the Club will reimburse a player is 5 per calendar year.
6. Post treatment; receipts must be given to the team manager who must sign and date, thus confirming their sanction of physiotherapy treatment.
7. Once the team manager has signed off on receipts, they must be forwarded to the Club Insurance Officer, Ger O'Brien, who will arrange with the Club Treasurer for reimbursement to the player.
8. If a player wishes to use the services of another physiotherapist / sports injury therapist, they will have to incur the total treatment costs themselves.
9. At the request of the Senior team Manager, the Club will do its utmost to have a physiotherapist / sports injury therapist at all Senior League /Championship games of which the Club will cover the cost. In addition, the Club will also do its utmost to ensure there is a physiotherapist / sports injury therapist at training sessions the week before a Championship game.

10. Approval for attendance other than for adult championship and league matches must be sought by the team manager, in advance of games from the Executive Committee. If approval is granted, then the full cost of the physiotherapist's attendance will be met by the club.

11. A player who is a paid member of the club cannot claim for retrospective physiotherapy or medical treatment while s/he was not a paid member. For example, if a player got injured on 4th March, paid their membership on 6th March and received physiotherapy treatment for the injury on 7th March s/he would not be entitled to receive a payment from the club for this physiotherapy treatment.

12. Any player who has not paid their membership by the time the injury occurred is not entitled to subsidised physiotherapy treatments provided by the club.

PLAYERS NEED TO BE AWARE THAT PHYSIOTHERAPY / SPORTS INJURY THERAPY ARE EXTREMELY COSTLY FOR THE CLUB BUT WITH THE PARTICIPATION OF EVERYONE, THESE CAN BE REDUCED.

PLEASE ENSURE THE ABOVE GUIDELINES ARE FOLLOWED, IF NOT, YOU MAY NOT BE REIMBURSED FOR YOUR INJURY

ALWAYS REMEMBER NO RECEIPTS – NO REFUND

The decision of the Tralee Parnells Hurling and Camogie Club Executive officers is final in relation to this policy. This policy will be reviewed on an annual basis at the first Executive meeting after the AGM.

**Policy ratified for implementation by Tralee Parnells Hurling & Camogie Club Executive on 13<sup>th</sup> July 2021.**

*Stephen Buttimer*  
*Club Chairperson*  
*July 2021*