



SECTION
06

PLAYER INJURY FUNDS AND INSURANCE

THIS GUIDANCE FORMS PART OF THE
CODE OF BEHAVIOUR (UNDERAGE)



Each of our Gaelic Games Associations provide Injury Benefit Funds in the case of members of the GAA, Handball, Rounders and Ladies Gaelic Football Associations while members of the Camogie Association are required to be covered by personal accident insurances purchased in the insurance market.

GAA INJURY BENEFIT FUND

WHAT IS THE GAA INJURY BENEFIT FUND?

The GAA Injury Benefit Fund is a Self-funded benefit fund funded entirely from GAA funds with no outside involvement. **In effect it is a benefit fund funded by members for the members.** The Injury Fund is not an Insurance Scheme and is therefore, not regulated by the Central Bank of Ireland. As payments from the fund come directly from GAA funds, there is no Insurer involved with the fund. There is no legal obligation on the GAA to provide such a fund or for any of our units to pay for treatments, surgeries required. The GAA Injury Benefit Fund does not seek to compensate fully for Injuries sustained but to supplement other Schemes such as Personal Accident, Income Protection, Private Health Insurance for example. **The playing of Gaelic Football, Hurling, Handball and Rounders' involves the risk of Injury and it is each individual registered player's responsibility to familiarise 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. Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his/her specific needs 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

WHO IS COVERED UNDER THE GAA INJURY BENEFIT FUND?

The GAA Injury Benefit Fund only applies to:

- 1.1 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, Handball or Rounders' only, either in the course of an official competitive Fixture or an Official Sanctioned challenge match in the course of an official supervised team training session.
- 1.2 Match officials' i.e. referees, linesmen or umpires injured while officiating at an official competitive fixture of Hurling, Handball, Gaelic Football or Rounders' as specified in 1.1 above.
- 1.3 Voluntary coaches, team managers, selectors and members of official team parties injured during games or training as specified in 1.1 above

The GAA Injury Benefit Fund covers Adult and Youth members of the GAA. Please note that the GAA Membership Year runs from January 1st – December 31st annually and it is a requirement as per the official guide that all members are registered via the Membership system annually. Playing Members should not be permitted to participate in training or fixtures until they have been registered for the current playing year.

FUNDING & SUBSCRIPTIONS

The GAA Injury Benefit Fund is funded in its entirety by annual team subscriptions together with six per cent of Gross Gate Receipts from Championships and National Leagues alongside a significant Central Council contribution. The amount of team subscriptions shall be:

- a) Adult - €1250.00 per team – no maximum per Club or Unit
- b) U21 \ U20- €250.00 per team – no maximum per club or unit
- c) Youth - €200.00 per team to a maximum of €1200.00 per Club or Unit
- d) Rounders' and Handball – as per agreement

In addition to the above, a claims band programme applies to all registered Clubs\County panels with the sole aim of it to bring equitable distribution to the Fund in that the claims experience of each registered club\county panel is accounted for in the calculation of the annual subscriptions due.

Cover for Independent Teams

Cover under the GAA Injury Benefit fund is provided on a per team basis so independent teams need to be registered under whatever name they field under. Members of the independent team are registered as members of their respective adult club. If the independent team's name is not registered under the correct name in respect of GAA Injury Benefit Fund cover, DWF Claims who administrate the GAA Injury Benefit Fund claims will not have a record of the teams and this will delay the assessment of the claim.

REGISTERING FOR THE FUND

A communication and invitation to register for the 2021 GAA Injury Benefit Fund cover period June 1 2021 – May 31 2022 was issued to all registered units on June 1 2021. Please refer to the GAA Injury Benefit Fund Summary document noted in the link below for further information on how to register.

BENEFITS AVAILABLE

- Medical expenses – maximum of €4500 with the first €100 not covered
- Dental expenses – maximum of €4500 with the first €100 not covered
- Loss of wages – week 1 – no payment
- Weeks 2 – 26 – net loss of basic wages covered up to a maximum of €300 per week
- Capital Benefits – cover is available upon direct application to Croke Park once any entitlement to the above benefits has been paid in full.

CLAIMS PROCESS

All GAA Injury claims must be registered on-line at the following link GAA Claims - [here](https://www.dwfclaims.com) (dwfclaims.com)

A user guide in accessing the portal is available [here](https://www.gaa.ie) (gaa.ie)

It is a strict requirement of the GAA Injury Benefit Fund that all claims must be reported online within 60 days of the Injury date or else the claim will be declined

Please refer to the GAA Injury Benefit Fund on the link below for full details of the claims process and claim requirements

FURTHER INFORMATION

- 2021 GAA Injury Benefit Fund Summary document is available at [CLAIMS PROCEDURE \(gaa.ie\)](#)
- It is important that the summary document is read in full as it sets out the full terms and benefits of the Fund, the above is a summary only.
- Any queries in relation to the GAA Injury Benefit Fund can be directed to Ciara Clarke, GAA Injury Fund Manager by email – ciara.clarke@gaa.ie or telephone – 01 819 2347

LADIES GAELIC FOOTBALL ASSOCIATION INJURY FUND

INJURY FUND

WHAT IS THE LGFA INJURY FUND?

The Injury Fund was introduced by Cumann Peil Gael na mBan out of a concern for the welfare of those who are registered members of the LGFA and is in place to help alleviate otherwise unrecoverable expenses incurred due to a physical bodily injury sustained during an official match or training session. There is no legal obligation on the Association to provide such a Fund or on any club/county to pay for a player's medical expenses.

The benefits available under the LGFA Injury Fund are detailed below. Should a member wish to pursue private treatment following an injury, they must ensure that they have the adequate financial resources to cover such treatment and must not rely solely on the LGFA Injury Fund for reimbursement. To have any private treatment reimbursed under the LGFA Injury Fund, the treatment must be prior approved as per the process.

The LGFA Injury Fund is completely funded through the fees paid by registered members at registration each year. There is no insurer involved and it is not an insurance policy/scheme and should not be referred to insurance/scheme. The Fund is not in place to cover every expense incurred due to injury but to assist in reimbursing expenses not recoverable elsewhere, such as private health insurance (VHI, LAYA Healthcare, Irish Life etc.) or Personal Accident insurance policies (Allianz Schools policy).

Rules pertaining to the LGFA Injury Fund are covered in the Official Guide under the Injury Fund Section. It is the responsibility of all players to make themselves aware of what the processes and benefits are.

WHO DOES THE INJURY FUND COVER?

The LGFA Injury Fund covers all playing members who sustain an injury in the following:

- a) an official competitive or challenge game
- b) an official and supervised training session

It also applies to Club Officers, Team Mentors and Match Officials (Referees, Umpires and Linespersons) who opt-in to be registered under the LGFA Injury Fund.

HOW IS THE INJURY FUND FUNDED?

The LGFA Injury Fund is funded by all playing members who pay registration fees, as well as some non-playing members.

Fees are determined by Central Council and at present are as follows:

- a) Adult - €25
- b) Juvenile/U18 - €10
- c) U10 - €5
- d) Non-Playing Members - €25

WHAT ARE THE BENEFITS OF THE SCHEME?

The fund will pay out the following amounts, once all relevant paperwork & prior approval has been received

- a) Medical Expenses - €5,500, which includes all public and prior approved private medical expenses
- b) Dental Expenses - €3,000
- c) Loss of Wages - A maximum €200 per week for a max of 20 weeks. Applies to all adult members but if you're a juvenile with a part time job, you must pay the adult rate in order to qualify.

WHAT IS THE PROCEDURE IF A PLAYER REQUIRES PRIVATE TREATMENT?

Treatments covered without requiring prior approval are:

- a) 90% of 6 Physiotherapy Sessions
- b) GP Visits
- c) Public Hospital Attendances
- d) Dental Expenses

Any treatment beyond these is considered private treatment and must be prior approved in order to be reimbursable under the LGFA Injury Fund.

Any request for private treatment must be supported by documentary evidence from a medical practitioner or physiotherapist, to show the reason why private treatment is necessary. This must be on business headed paper and, where the letter is from a physiotherapist, must state their registration to the ISCP (Irish Society of Chartered Physiotherapists) or HCPC (UK Health & Care Professionals Council). This should be submitted by email before the treatment occurs.

HOW CAN I MAKE A CLAIM?

Once a claim has been notified, the player has 2 years to submit the documents stated below for reimbursement.

All claims are permanently closed after 2 years

Medical and Dental Expenses

- a) A fully completed Injury Claim Form
- b) Original medical / dental receipts

Loss of Wages

- a) Section C: Loss of Wages Certification must be submitted
- b) Last 3 payslips or a letter from the claimants employer on their company headed paper confirming the Net Weekly Wage amount
- c) Social Welfare letter confirming that a claim was made and the benefit provided where applicable

IS THERE ANY EXCLUSION FROM THE INJURY FUND?

All exclusions are laid out on the LGFA Injury Fund website, these include but are not limited to:

- Claims where the preliminary or injury claim form is received beyond 8 weeks after the date of injury
- Medical or Dental Invoices which have not been paid and no corresponding receipt received
- If the player was not a registered member of the LGFA as per the Official Guide at the time of the injury
- Any treatment outside of those specified under the Benefits section of this document
- Travel expenses, prescriptions and medical aids are NOT covered under the injury fund.
- The Injury Fund shall not apply in the case of a player/official:
 - o Who is injured during a game as a result of an assault wherein the claimant has been the aggressor
 - o Whose injury arises from a pre-existing physical defect or infirmity or from the use of alcohol or drugs
 - o Players who do not wear mouth guards.
 - o Who may be pregnant, suffering from concussion etc, any player who plays in this condition is entirely responsible for any consequences that may arise.
- Legal Expenses
- Any private treatment which was not prior approved
- Medical or Dental expenses which exceed the benefits specified
- Medical expenses not previously defined including, but not limited to, crutches, prescriptions, injections, prehab boots or air boots

FURTHER INFORMATION IN RELATION TO THE INJURY FUND SCHEME?

Amy Coll, LGFA Injury Fund

Croke Park, Dublin 3

Email: amy.coll@lgfa.ie, Tel: (01) 8658642

CAMOGIE INSURANCE

PERSONAL 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.

The obligations relating to injury cover within Camogie are detailed in the Official Guide Part 1 Camogie Constitution Rules. The rules around registration of members with the Camogie Association and insurance are key. The rules relating to the playing of the game outlined in Official Guide Part 2 Playing Rules are also relevant. These documents are downloadable from <https://camogie.ie/player-information/insurance/>

The obligation sits with Camogie clubs regarding insurance of players, match officials [referees, umpires and linespersons] and members involved in managing and coaching teams.

A: INSURANCE COVER

Rule 23 of the Camogie Association – An Treoir Oifigiul (Official Guide) Part 1 states:

All persons who train with teams and all persons who coach teams are required to be registered members of the Camogie Association. Each Unit must ensure and be satisfied that its playing members, members who officiate at games and members involved in training/managing/coaching teams are covered by insurance. Any member not insured may not play, officiate at games or manage/coach teams.

Rule 23.2. Executive Committees at all levels within the Association must indemnify its Executive members.

B: INSURANCE COVER AND CHALLENGE/TOURNAMENT GAMES

Rule 23.3 of the Official Guide Part 1 states:

In order that all fixtures other than official fixtures are recognised for insurance purposes notification must be given on the following basis:

- To the County Board when both teams are within the County;
- To the relevant County Boards and Provincial Council when teams are from different Counties;
- To the relevant County Boards, Provincial Council and designated Camogie Association staff member when teams are from different Provinces or International.

Notification to hold or participate in fixtures other than official fixtures must be sent by email by the relevant Secretaries prior to the date of the proposed fixture.

Approval to host inter-county underage blitzes will be provided by a designated Camogie Association staff member.

Permission must be requested by a date specified by the Ard Stiúrthóir each year.

Each Unit is obliged to comply with the Camogie Association rules in relation to insurance.

Please be aware that failure to comply may have implications in how an insurance company considers a claim, in the event of a claim arising from a fixture that may not be deemed official.

Insurance claims must be processed via the relevant insurance company.

The Camogie Association do not deal with insurance claims.

Additional information on insurance requirements for Camogie players may be downloaded at www.camogie.ie/administration.asp

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