



Greenlough GAC Player Injury Policy

Greenlough GAC Player Injury Policy Scope: This policy does not apply to camogie or ladies' football. This policy was adopted by Greenlough GAC Executive Committee on 12 October 2022. Any change or review is subject to approval by Greenlough GAC Executive Committee.

1. Aims

To clarify and communicate to all members the club's policy regarding player

1.1 To inform club officers and mentors regarding best practice in the event of an injury occurring.

1.2 To ensure that all members are treated equally and fairly in the event that an injury occurs.

1.3 To make best use of compensation schemes outside of club finances.

1.4 To endeavour to prevent players incurring unrecoverable excessive expense following injury.

1.5 To ensure that injured players can make a timely recovery without delay.

2. Background

Playing Gaelic Games is an activity which is inherently risky although they have been shown to contribute 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.

3. Policy Details

The following outlines our club policy with regard to players injury and reimbursement by the club.

3.1 The club will only support registered and fully paid-up Playing Members playing in the course of an official competitive Fixture or an Official Sanctioned challenge match in the course of an official supervised training session.

3.2 The club will only acknowledge and deal with a player injury once a Player Injury Report Form, with all sections completed, has been submitted, received and acknowledged by the Club Insurance Officer & Club Secretary within 30 days of injury. This includes claims for physiotherapy and physical therapy.

3.3 Support will only be provided to players for unrecoverable expenses. Evidence will be requested that expenses are unrecoverable. Players must indicate if they have private medical insurance. Players with medical insurance must submit a statement



of account or letter from their provider confirming that they are not covered for their medical expenses.

3.4 Submission of a Player Injury Report Form, does not guarantee that the claim will qualify for the GAA player injury scheme or support from the club.

This decision for 'GAA Injury Benefit Fund' claims payment is made by DWF Claims who operates the player injury scheme on behalf of the GAA or for unrecoverable expenses the Club Officers.

3.5 Coaches are not responsible for the processing of claims etc. The responsibility lies with the player or parent of juvenile player to submit a claim.

3.6 Physiotherapy - the nominated Club Physio is to be confirmed at the start of the season. A preferential rate for Club players has been agreed at £35 per visit. This should be paid to the nominated Physio at the time of the visit and original receipt provided to the Club.

4. Club Injury Fund

A Club Injury Fund has been set up to take assist with player injury treatment costs and player welfare. **The fund is financed by players** running 3 fundraising events/year raising a minimum of £3,000/annum.

The Club will reimburse 50% treatment costs up to a capped limit and not covered by the GAA benefit fund or private insurance benefits. It is linked to the type of injury sustained and is capped at a maximum contribution.

The following rehabilitation treatments (Post Operation) include max. number of sessions and treatment cap.

- Minor injuries – maximum of 4 physio treatments capped at £80/year.
- Hamstring – maximum of 8 physio treatments capped at £160/year.
- Dislocations (Knee/Shoulder) maximum of 8 physio treatments capped at £160/year.
- Broken leg – maximum of 15 physio treatments capped at £300/year
- ACL – maximum 25 physio treatments capped at £500/year

Any other injuries must be confirmed with Manager where confirmation of maximum physio appointments and cap will be confirmed.

- Player must get Managers approval prior to the physiotherapy treatment
- Player pays physiotherapy fees upfront
- Receipts must be handed in to the Insurance Officer within **1 week** of each individual session (the insurance officer must make the Executive Committee aware of all records received within **48hours**.)
- 50% reimbursement up to the cap will then be progressed.

5. Bridging Loans



For student players and those players not in full time employment the club will consider requests to cover 50% payments for MRI scans, consultations and surgery until the GAA benefits scheme is claimed. All documents for the claim must be passed to the Insurance Officer within **48 hours** of the scan, consultation or surgery.

6. Expenses Not Covered by Greenlough GAC club

The following expenses will not be paid by the Club.

- Travel Costs incurred as a result of treatment received
- Loss of earnings of anyone other than the injured player (in full time employment)
- Losses incurred as a result of the injury (such as cancelled travel arrangements) other than those set out in Policy above.
- Incidental expenses such as medical equipment, dressings etc. Claims subject to the 'GAA Injury Benefit Fund' will be paid to the player once the Club has received payment in respect of same. Exceptions to this rule will be considered by the Executive Committee upon application and on a case by case basis. The Committee will consider the financial position of the Club and the availability of Funds.

7. GAA Injury Benefit Fund

At the commencement of the 2022 season, St Oliver Plunkett's GAC, Greenlough made it clear all details pertaining to injuries and compensation. Like most GAA clubs, St Oliver Plunkett's GAC, Greenlough is covered by the GAA Injury Benefit Fund. This fund covers all registered players who incur an injury while engaging in official GAA activities (official fixture, sanctioned challenge match or supervised team training session). GAA Injury Benefit Fund is a benefit fund funded by members for the members. The GAA Injury Benefit Fund is in place to cover benefits which cannot be claimed elsewhere The 'GAA Injury Benefit Fund' is not an Insurance Scheme Risk is an inherent factor in sport, as in life. When members voluntarily take part in Club activities particularly playing activities in contact sports, they accept the risks that such participation may bring. 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, Income Protection, Private Health Insurance for example. If a claimant is seeking to claim benefit from the fund, they must exhaust all other avenues before making a claim under the 'GAA Injury Benefit Fund'



Who is covered? The fund applies to

1. Registered and Fully Paid-up Playing Members playing in the course of an official competitive Fixture or an Official Sanctioned challenge match in the course of an official supervised training session.
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.
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.

We would like to encourage all playing members of St Oliver Plunkett's GAC, Greenlough to familiarise themselves with the terms and benefits of the GAA Injury Benefit Fund, the specifics of which are available below.

*****It is always recommended that players should have their own personal insurance.*****

In brief, the details of what is and isn't covered are outlined below. The full document is available at the following link www.gaa.ie/my-gaa/administrators/gaa-injury-benefit-fund.

- Otherwise unrecoverable inpatient and outpatient medical expenses up to a maximum of €4,500.
 - Excludes the first €100.00
 - Includes cover for MRI scans up to a limit of €300 per scan
 - Includes post-operative physiotherapy / treatments up to a limit of €320 – Does not include any pre-operative physiotherapy
- Otherwise unrecoverable dental expenses up to a maximum of €4,500
 - Excludes the first €100.00
- In-patient hospital stays for a minimum of ten days to a maximum of 15 days, up to €400 per day.
- Loss of wages to those in full-time employment (more than 16 hours a week) up to 26 weeks (up to €300.00 per week) – Does not include first week – Does not include overtime, bonuses, commission, allowances etc.
- Claims reported more than 60 days after the injury date will not be covered



We would like to remind all registered players that St Oliver Plunkett's GAC, Greenlough are not obliged to provide additional compensation to what is covered under the GAA Injury Fund.

Chairperson

12/10/22

Secretary