

# GAA Injury Benefit Scheme

The GAA has had various forms of Injury Benefit Schemes since 1929. Sports bodies like the GAA have no legal obligation to provide an Injury Benefit Scheme as risks are an inherent factor of sport (and Life) and when you participate in sport you take a risk.

The GAA Injury Benefit Scheme is **NOT** an Insurance Scheme. However it provides cover for Players [both Youth and Adult], Coaches, Officials etc engaged in any Official GAA activity.

Ballyhooly GAA have registered all their teams and PAID UP members for 2019, as we do every year, at a cost of €3,050. This ensures the Club is covered under the scheme.

All members are **STRONGLY ADVISED** to have their own Health Insurance and insurance against loss of wages due to injury as in most cases the GAA will not cover the total costs

## MAIN BENEFITS OF SCHEME

**Dental** costs up to €4500 covered

**Medical** Costs up to €4500 covered

**Hospital cover** at €400 per day covered for up to 15 days

**NOTE:** First €100 of all above claims is not covered.

### Wages cover:

Week 1	No cover
Week 2-4	Up to €200/week
Week 4-52	Up to €400/week
> 52 Weeks	No cover

Also there is once off payment cover for Loss of limb, Loss of Sight, Death etc

## HOW TO CLAIM – BALLYHOOLY GAA INSURANCE OFFICER

Contact John O’Keeffe - 087 1319376 – [johnokeeffe04@eircom.net](mailto:johnokeeffe04@eircom.net)

If a player is injured in a game inform the referee immediately after the game; do this even if the player goes off injured. When you inform the Referee they will note it in their report.

If a player is injured in a training session, please note date, details, coach etc and pass details to John.

**At all times**, team coaches should inform the Insurance Officer if they think there is a possibility of a claim at a later stage. If in doubt, **“Talk to John”**

This is the first step in making a claim. In most cases of injury the player recovers and there is no claim but getting in those early details saves time and effort later.

It is very important to follow these guidelines.

John O’Keeffe