



GAA INJURY BENEFIT FUND
MIDLETON GAA (Hurling & Football)
GUIDELINES FOR MAKING A CLAIM 2018

The GAA Injury Benefit Fund is not insurance. Willis are the appointed Administrators of the fund and they administer the fund on behalf of the GAA. 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. The Injury Fund does not seek to fully compensate but to supplement other covers such as Private Health Insurance, National Health Insurance, Personal Accident Cover, Employment benefit covers, Income Payment protection covers.

Ultimately, the responsibility to ensure that adequate cover is in place rests with the individual member commensurate with their specific individual needs.

The Fund only provides cover for otherwise unrecoverable losses up to the benefit limits.

Loss of wages

The Injury Benefit Fund only provides cover for non recoverable costs of nett basic wages and excludes overtime, bonuses, unsociable working hours, allowances etc. Social welfare/income protection/ and or other entitlements will be considered as recoverable income and will be deducted from the basic net wage figure. There are limits of payment and these are best to be checked by all players.

MIDLETON GAA recommends that all members, but especially those who are self employed review the Fund Benefits in the context of their own personal circumstance and take out personal accident insurance / income protection cover as required.

Medical expenses

If you have medical insurance e.g. VHI, Laya or Aviva Healthcare etc a claim must be made with your medical provider. Otherwise unrecoverable medical expenses are covered up to a maximum of €4,500 (This benefit includes cover for MRI Scans up to a limit of €300 per scan and Post Operative treatment up to a limit of €320. A maximum benefit of €40 per any one treatment applies).

Players and members are requested to use Public Hospitals where possible. Where private hospitals are required for treatment, prior Club approval is required. Any visits to the VHI or other special clinics will be at the player's own expense unless covered by their own insurance.

Dental expenses

Non recoverable dental expenses up to a limit of €4,500 excluding the first €100 of each and every claim.

Making A Claim

- It is very important that players notify the manager/selectors immediately if he has a serious or potentially serious injury following a game or training. In a game situation this must be reported to the referee on the day or as soon as possible afterwards. Mention of the injury must be made in the referee's report. If contact cannot be made with the referee the relevant board should be notified as well as our board delegates immediately.
- All claims against the injury scheme **MUST** be made to Willis. **Pages 1 & 2 must be completed and sent to Willis within 72 hours of the injury occurring.** The remainder of the form must be completed and returned to Willis within 60 days of the injury otherwise it will not be processed. Full details are on the GAA website. A copy of the GAA Injury Claim form, which must be signed by Club secretary before submission to Willis, is available at www.gaa.ie or www.midletongaa.com



- It is very important when making a claim that all receipts and doctors letters are sent with the claim. Copies of all documents should be made by the player before submitting the claim form.
- **It is the responsibility of the player/parent to fill out these forms and contact Willis directly. The Club Secretary must also be informed. The first €100 of each and every claim is excluded from any pay out.**

Midleton GAA Club will pay the first €100 of any unrecoverable medical expenses on receipt of original invoices.

Physiotherapy treatments are not covered by the Injury Benefit Fund and the Club will pay up to a maximum of €200 per year to any player to cover Physiotherapy treatments. Doctors / physiotherapists must be paid by the player and a receipt must be obtained for any treatment received. For any reimbursement of physiotherapy treatment, the player **must** be referred for Physiotherapy by a Doctor. Any player failing to do so will not be reimbursed by the Club for any physiotherapy expenses.

Midleton GAA Club limits its liability for any and all injury payments (Medical, Dental & Physio Treatments) to a total of €200 in any calendar year for any one player for properly authorised treatments.

- **Helmets** must be worn at all hurling training sessions, warm ups and games. Any helmet not adhering to the GAA guidelines (IS355) may result in a dismissal of any claim. **Helmets must be worn at all times in the Ball Alley.** Any injuries suffered when not wearing a helmet will not be covered by the Club or the injury Benefit Fund.
- **Mouth Guards** must be worn for all football games, including warm ups and training as per GAA rule. Failure to do so will invalidate any claims and the Club will not cover any expense accruing from such injuries if the player was not wearing a gum shield.
- **Players must have FULL membership paid to avail of the Injury Benefit Fund.** The GAA / Willis will not entertain any claim unless the player has full membership paid by 31st March.

Parents of Juvenile Players

1. In the event of a claim following a serious injury it is the parent's responsibility to fill out the Claim forms and forward to Willis. (The Club Secretary should also be informed). Willis will require original receipts for any claims. Please keep copies of these before sending receipts to Willis.
2. If a player is injured the team manager/official must be informed as soon as possible.
3. It is essential that if a player is injured during a game the referee/relevant board must be informed immediately or as soon as possible afterwards as a referee's report is essential for any claim.

The Club strongly encourages all Parents to take out School Pupil Insurance for their Children as this is good 24/7/365 cover for the year at a very good price (in the region of €5 / €10 per annum depending on cover). See www.allianz.ie/schools/pupil-personal-accident