

GAA Injury Schemes – General Information

The purpose of this paper is to provide members with some information on the Injury Schemes that are run by the GAA, the Camogie Association and the Ladies Gaelic Football Association (“LGFA”). As the Injury Schemes are broadly similar this paper deals mainly with the GAA Injury Benefit Fund and it provides links to the Camogie Association and LGFA websites where more detailed information on those schemes is available. All of the information set out below has been extracted from each Association’s website and members should refer to the relevant website for further information and access to the relevant Injury Scheme Claim Forms.

It is important to note that the Injury Schemes are not insurance and the Injury Schemes are there to supplement other covers that members have in place such as private health insurance and personal accident cover.

While the Schemes are similar there are differences between each of the Schemes. For example, the GAA Scheme does not cover the first €100 while the Camogie Association Scheme does not cover the first €75 spent.

GAA Injury Benefit Fund

The GAA Injury Benefit Fund is not insurance. The Injury Fund is a benefit cover funded entirely from Club and Central Council contributions. The Fund provides cover for registered member participating in an Official Fixture or Official supervised training session as part of a team registered with the fund. Willis are the appointed Administrators of the fund and they administer the fund on behalf of the GAA. The fund is subject to annual audit and accounts are presented to GAA Annual Congress.

There is no legal obligation on the GAA to provide an Injury Fund. 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. Legal representation is not required and there is strictly no legal expenses cover amongst the benefits provided.

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. The Fund only provides cover for otherwise unrecoverable losses up to the benefit limits. The Fund should not be used as a guarantee for the payment of expenses. Ultimately, the responsibility to ensure that adequate cover is in place rests with the individual member commensurate with their specific individual needs.

Who is covered?

The Injury fund provides cover for:

1.1 Players on a team registered with the fund who incur accidental bodily injury while playing Hurling, Gaelic Football, Handball or Rounders only either in the course of an official fixture or in the course of an official supervised training session

1.2 Match officials i.e. Referees, linesmen (women) or umpires injured whilst officiating at an official game of Hurling, Gaelic Football, Handball 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

Benefits

The fund provides for reimbursement of otherwise unrecoverable expenses only.

Medical: Otherwise unrecoverable medical expenses are covered to a maximum of €4,500. **The first €100 of each claim is not covered.**

Dental: Otherwise unrecoverable dental expenses are covered to a maximum of €4,500. **The first €100 of each claim is not covered**

Supplementary Hospital benefit: €400 per days stay in hospital payable only if stay is a minimum of 10 consecutive days up to a maximum of 15 days.

Loss of Wages: Applicable only to Adults and Youths who are in full time employment at the date of Injury. Employment means permanent gainful employment of not less than 16 hours per week. Otherwise unrecoverable loss of basic nett wages (i.e. excluding bonuses, overtime, unsociable working hours allowances, etc.). Social Welfare/Income Protections/ Income protection cover and/or other entitlements will be considered recoverable and will be deducted from the basic nett wage figure. Benefit is payable for full weeks only and the maximum benefit payable per week is as follows;

Week 1 – Not covered

Week 2-4 - Max up to €200

Week 4-52 - Max up to €400

Lifetime Disability benefit: - €300,000 (payable in addition to any other benefit). A single identifiable occurrence on the field of play resulting in permanent total physical paralysis such that the injured member is confined to a wheelchair for life.

Capital Benefits

Permanent Total Disablement from gainful employment - €100,000

Loss of sight in both eyes - €100,000

Permanent partial loss of sight - Up to €100,000

Loss of Limb(s) - Up to €100,000

Complete and incurable paralysis - €100,000

Death Benefit

Adult of Married Youth - €50,000

Youth - €25,000

Benefits terms and conditions may be altered from time to time at the discretion of CLG. **Go to**

http://www.gaa.ie/mm/Document/MyGAA/ClubAdministrators/12/19/64/ClubManualInsuranceGAAInjuryBenefitFund_English.pdf for further details.

Camogie and LGFA Injury Schemes

Very similar Injury Schemes are operated by both the Camogie Association and the LGFA.

Go to <http://www.camogie.ie/insurance.asp> for information about the Camogie Association's Injury Scheme

Go to <http://ladiesgaelic.ie/club/injury-fund/> for details about the LGFA's Injury Scheme

The above is for information purposes only. It does not form any contract and does not purport to deal with all aspect of the GAA Injury Fund benefits or terms and conditions.