



Loch An Oileáin Injury Benefit Policy

NB: The Injury Benefit scheme only applies to adult players. Anyone under 18 should be treated through their GP but notify coaches.

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 Benefit Fund is not an Insurance Scheme. The Injury Benefit Fund does not seek to compensate fully for injury but to supplement other schemes such as Personal Accident or Health Insurance. The Scheme only provides cover for unrecoverable losses up to the limits specified under the scheme.

Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his/her specific needs.

This document has been developed in order to provide guidance to all club members on the correct protocol for treatment of injuries sustained while playing for the club and also to The fund covers players for up to €300,000 for a lifetime disability suffered whilst playing and up to €100,000 for injuries suffered which result in disablement from gainful employment.

This document deals with claims in respect of Medical Expenses which are defined as consultant's fees, scans, surgery, dental costs and post-operative treatments. The maximum payment for these under the benefit fund is €4,500 (approx £4,000) There is also a provision in some circumstances for loss of wages. Players will receive the full support of the Officers of the club in attaining any necessary treatment, and this will be arranged through the club Injury Officer.

Players and accredited club personnel performing designated duties in connection with the activities of the club will only be treated through the GAA injury scheme for any injuries sustained with the club. The club will insure that all injured parties are assisted in accessing the injury scheme and that appropriate treatment and claims for any necessary financial compensation are processed and followed up by the club appointed Injury Officer. Such claims will only be processed and treatment authorised provided the injured party abides by the following guidelines/protocols:

Guidelines/Protocols

- Any player sustaining an injury while training with, or playing for, the club should advise his/her manager/coach immediately, so as action can be taken to minimise damage, i.e. through rest, application of ice pack etc.
- The manager/coach, after consultation with the club physio, will agree with the player how best to obtain a medical opinion where necessary, so as appropriate advice can be taken with respect to treatment of the injury, i.e. rest, physio, surgery etc.
- No external treatment will be provided through the club unless advised by a suitably qualified medic and sanctioned by the club Injury Officer.





- Initial physiotherapy will be provided by the appointed club physio at the club premises. Players will pay the first £5 with the balance being paid by the club. Any injured player requiring physiotherapy treatment by the club physio must receive approval from his/her team manager/coach.
- The club will request a second opinion in situations where treatment becomes protracted. Depending on the advice received, a decision may be made to cease paying for treatment.
- When an injury is sustained in a game, the player or team management should ensure that the referee has recorded the injury for inclusion in his report.
- If the injury results in attending a doctor or medical treatment centre the club Injury Officer must be informed as soon as possible and no later than 14 days from the date of the injury. If scans or referrals to a consultant are required an Injury Benefit Claim Form must be completed **prior** to booking the scan or consultant appointment. This form can be obtained from the club Injury Officer who will give instructions/guidance as to the completion of the relevant sections of the form. This form with the relevant sections completed should be returned to the club Injury Officer as soon as possible. Failure to advise the club Injury Officer of having attended a doctor or medical treatment centre may result in any future benefit claim being unpaid.
- All scans, consultants referrals, medical procedures/operations must be carried out through a Preferred Medical Provider, who in this area is either Kingsbridge Private Hospital or Ulster Independent Clinic.
- Once a player presents at one of the above named medical facilities, the player will be requested to **confirm their Club** together with **their membership number** to obtain the Preferred Pricing Arrangement, which the hospital will record.
- It is the responsibility of the claimant to ensure that the relevant paperwork is provided to the club Injury Officer and the club will take no responsibility for claims which are not paid due to negligence on the claimant's part in respect of the required paperwork.
- All medical expenses must be paid by the claimant and receipts given to the club Injury Officer. The claimant will be reimbursed up to the maximum permitted, €4,500 (approx. £4,000) on receipt of payment by the club from the Injury Benefit Fund. The Injury Benefit Fund will only pay out against official receipts for treatment received and failure by the claimant to produce these receipts will result in their claim being reduced for the value of the missing receipts.
- The claimant is fully responsible for any costs above the €4,500 (approx. £4,000) threshold.

Full details of the Injury Benefit Fund are available from the website www.gaa.ie

Loughinisland GAC Executive Committee decision is final on all claims.

