



## Ballybrown GAA Club Policy Player Injury 2023

### Ballybrown GAA Player Injury Policy

The playing of our national games involves the risk of Injury and it is each individual registered player's responsibility to familiarise themselves with the terms and benefits of the GAA Injury Benefit Fund. **The Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified. The responsibility to ensure that adequate cover is in place lies with the individual member and members should not use the fund as their only recourse or be dependent on the fund to compensate them fully for any losses associated with the injury sustained.**

It is essential that all Members, Players, Parents / Guardians, are made, and kept, fully aware of our Club Policy in respect of Injury Claims.

Ballybrown GAA Club, like other clubs, operates under the GAA Player Injury Scheme. The guidelines for making Claims under the GAA Scheme are strict and it should be noted that processing and finalising Claims can take considerable time. Ballybrown GAA Club can only make payments to players on foot of Claims after the GAA Players Injury Scheme has reimbursed the Club, through the Limerick County Board, in respect of those Medical Expenses.

### **A: Injuries requiring routine Treatment (typically muscle strains etc.)**

Please note routine Sports injury treatment is not covered through the GAA Player Injury Scheme, only treatment as part of rehabilitation of serious injury is funded by the player insurance.

The club thus cannot claim any money back for routine treatment.

If a player decides to attend a Sports Injury Therapist or Physiotherapist, Ballybrown GAA will contribute €20 towards the cost of each session to a maximum of 6 sessions per injury occurrence. Players seeking reimbursement must submit receipts without exception for all reimbursement claims

Players requiring treatment must inform Team management prior to attending to make them aware of the injury, Any player wishing to attend the club Sports Injury Therapist must notify the team management who in turn notify the Club Secretary. When treatment is finished, please give receipts immediately to the Club Treasurer within the agreed timeframe below for payment.

## **B: Serious Injuries requiring Operative Procedures \ Hospital care**

### **First and foremost, only fully paid up members can avail of the Players Injury Scheme.**

All serious injuries incurred during a match against an opposing team must be included in the referee's reports where possible. Unless included in the referee's report, any claim could be rejected by the Players Injury Scheme. Notifying the referee is both the responsibility of the player and the manager/mentor so please act on this.

Any injury claim needs to be logged within 60 days of the incident on the Injury Platform, the club secretary will log the claim on the online platform. Past 60 days, we cannot forward any claim to the Players Injury Scheme. This includes injuries incurred in training.

Any player who wishes to make a Claim against the GAA Players Injury Scheme and who also has Private Health Insurance (VHI, LAYA, Aviva, Garda Medical Aid, etc.) may do so, but in all cases you must first Apply under your own Private Health Policy if you have cover on your policy to cover sporting injuries. It is strongly recommended that you take out your own personal health insurance. If your Private Health Insurance Policy covers your full Claim, then there is no further action required. Should there be an Excess on the Private Policy which exceeds your Claim, then the GAA Injury Scheme will accept your Claim. A Statement of Account from your Private Health Insurers which sets out their position on the overall Claim will be required if you wish to further your Claim through the GAA Scheme. If you are claiming through your Private Health cover, the injury still needs to be logged with the Players Injury Scheme within 60 days (to ensure any uncovered costs can be subsequently

claimed from the Player Injury Scheme). The initial logging of this does not need to include details on costs and can be updated afterwards. It is recommended here to log the injury immediately after occurrence. The Secretary will lodge the injury on online platform on behalf of the player, provided the secretary is informed of the injury.

The Excess on the Player Injury Scheme is currently set at €100. Original Receipts only will be accepted when submitting claims.

For clarification on any of the above, please contact the club secretary at 0872321774 or by (email [secretary.ballybrown.limerick@gaa.ie](mailto:secretary.ballybrown.limerick@gaa.ie)). When a claim is being processed, the club secretary will make all the necessary paperwork available to player for signing and contact the Limerick County Board for referee's report etc. if injured during an official club game.

## **See further attachment on Injury Benefit Fund Summary Document**

### **GAA Injury Benefit Fund**

The mandatory benefit fund provides benefits to registered members playing the national games of Hurling, Gaelic Football, Handball and Rounders' whose clubs are registered with the fund.

The GAA Injury Benefit Fund is a Self-funded benefit fund funded entirely from GAA funds with no outside involvement. The GAA Injury Benefit Fund does not seek to compensate fully for Injuries sustained but to supplement other Schemes such as Personal Accident or Health Insurance.

**The playing of our national games involves the risk of Injury and it is each individual registered player's responsibility to familiarise themselves with the terms and benefits of the GAA Injury Benefit Fund.** The Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified. The responsibility to ensure that adequate cover is in place lies with the individual member and members should not use the fund as their only recourse or be dependent on the fund to compensate them fully for any losses associated with the injury sustained.

### Specific Information for Players/Parents/Guardians

- **Only fully paid up members can avail of the Players Injury Scheme.**
- The club recommends that you need to take your own Private Health Insurance (eg. VHI, LAYA, etc.)
- It is important that if injured during a match/training, you notify the manager/selector/ injury reporter of the injury so they can notify the referee if it happens during the game and that the club secretary can be informed. An Injury Reporter will be appointed to each team in order to liaise with club secretary on any injuries that might have happened at training or club matches.
- If you decide to attend a Therapist/Physio of your choice, the club will pay €20 towards the cost of each session and limited to 6 sessions.
- Any Therapist/physio bills that you have will have to be given to Club Treasurer by the **24th of the month** and payments will be made by the last day of the month.
- Just to confirm in the case of a long term injury the club where possible expect the Therapist to be able to liaise as needed with your team manager, S&C team with regard to your treatment and recovery progress from time to time.
- If you attend A&E, the club will pay half of this cost if you are not submitting an injury claim to the GAA insurance. The excess on a claim is €100
- It's really important that your 'Return to Play' is completed before every training session/official match as claims on the Injury Fund will be reviewed to ensure compliance with health protocols. This should be coordinated with the Club Secretary