

CUMANN NAOMH MHUIRE ARD RATHAIN  
ARDRAHAN GAA CLUB

**PLAYER INJURY POLICY – JUNE 2013**

1. It is the policy of Ardrahan GAA Club that no player or their parents should be out of pocket as a result of an injury sustained playing for or training with the Club. However in order for the Club to be able to commit fully to this policy, it is important that all members including players are aware of our policy in respect of injury claims.

2. Ardrahan GAA operates an insurance policy under the GAA Player Injury Scheme. The guidelines for making claims under the GAA Scheme are strict and obtaining claims can take time. The Club shall only make payments to players on foot of claims after the GAA Scheme has firstly reimbursed the Club in respect of those medical expenses. This will mean that there will be a time-lag between the player/parent paying the medical bills and being reimbursed. This is beyond the Club's control and in some instances the delay can be several months.

3. The first €100 of each claim is not covered under the policy (policy excess), however this excess will be covered by the Club, therefore a player/parent will not be out of pocket.

4. For players wishing to claim against the GAA Scheme and who also have private health insurance (VHI, etc.), a claim can be made against the GAA Scheme but first you must apply under your private policy. If the private policy covers the claim then that is the end of the matter. However if there is an excess on the private policy which exceeds the claim, then the GAA Scheme will accept the claim. A statement of account outlining their position on the claim will be required from the private health insurer if you wish to claim through the GAA Scheme.

5. Hurling claims are covered only if the player is wearing an approved helmet. This applies to official and challenge games and training sessions.

6. From January 1st 2014, all players playing in all grades up to and including Senior will be required to wear a helmet with a faceguard that meets the Standard set out in IS :355 (or other similar standard).

7. A copy of the Referee's Report must accompany each claim. If a player is injured during a match it should be brought to the attention of the referee at the end of the game so that it is in the report. If an incident is not reported to the match referee then a claim cannot be put forward to the insurance company, and in addition the Club will not be held accountable for any medical expenses on foot of the incident.

8. Any injuries which require medical attention must be notified by team mentors to the club within 24 hours of the incident.

9. If injured in training the Club Secretary signs off on a form describing the incident. Routine physiotherapy is not covered under the GAA Player Injury Scheme.

10. Claims must be signed, dated and reported to the GAA insurance company within 30 days of the incident, but the sooner the better in order to speed up the claim. Incidents brought to the attention of the club after 60 days cannot be sent to the insurance company.

11. Ardrahan GAA will only allow claims to go forward to the GAA Player Injury Scheme where the player attends at the Accident & Emergency Department at Galway University Hospital (or other public hospital). At the time of print our understanding is that the fee for attendance at A&E is €100, or Doctors costs if referred to A&E by him/her.

12. The Club will not put forward claims, or be held accountable for medical expenses incurred, where the player presents at a private emergency departments or private clinics. If a player/parent wishes to attend a Private Clinic in respect of the incident then it will be the Club's understanding that a claim for those expenses will not be submitted to the Club's insurance policy but will instead be claimed by player/parents under an alternative policy such as private medical cover or the Pupil Accident Policy operated by most schools.

13. The Pupil Accident Policy operated by the schools offers cover to pupils and we have found that claims under this scheme are much more efficient than under the GAA Policy. In addition the school policy covers attendance at the VHI SwiftCare Clinic. In many recent cases the costs of medical care are reimbursed within two weeks of submitting a claim. Parents interested in knowing more about the school policy should contact their son's school and find out if they have 24 hour cover, which means that accidents occurring in playing for Ardrahan will be covered.

14. Any queries in relation to this policy should be addressed to any Club officer or team mentor.