

GAA Injury Scheme 2009

Fossa GAA

Purpose of Paper

This paper sets to outline the GAA Injury Scheme 2009 in relation to Fossa GAA club.

Background

This mandatory scheme provides benefit to members playing the national games of Hurling, Gaelic Football, Handball and Rounders whose clubs are registered with the scheme and also to accredited club personnel performing designated duties in connection with the activities of Clubs registered in the Scheme.

The Injury Scheme is funded entirely from Club and GAA funds with no outside (e.g. insurance) involvement. 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 Scheme does not seek to compensate fully for injury but to supplement other Schemes such as Personal Accident or Health Insurance.

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

Fossa GAA Have committed to the Scheme for the 2008 and all members are therefore covered under the scheme.

What to do if injured when involved with Fossa GAA Club

- If involved in a game inform the referee to note the player's injuries and request that these details are within the official match report.
- Inform team mentor or club officer of need for professional treatment.
- If A/E attendance is required in the event of an emergency please attend without delay.
- Club officer/team mentor will inform Eddie Myers as soon as possible Mobile 0851702115 Home 37607
- If the injury warrants professional assessment a consultation most occur with your GP firstly **do not make a self referral to a Physiotherapist without discussing with Eddie Myers firstly.**
- The GP will decide if further professional help is required i.e Physiotherapist/Sports injury Physician or direct referral to hospital Consultant.
- Get a written referral from the GP/A/E doctor. (Keep this document as it will be required for making a claim).
- If a Physiotherapist is then required identify on first consultation roughly how many visits will be required.(Club Physiotherapist to be seen)
- **Keep all receipts (only receipts are accepted by the insurance company not invoices) and all documentation regarding the injury.**
- Keep Eddie informed of progress
- A decision will be made within days of the injury, if a claim is to be made.
- Player will be required to complete a claim form.
- All claims must be lodged within 60 days of the incident. Claims after 60 days will not be processed by the insurance company.
- On completion of professional help i.e Physiotherapist get clear written instructions on your rehabilitation programme including timeframe for returning to training, specialised training programme and timeframe for returning to competitive play.

Outline of Benefits

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 Insured Person is confined to a wheelchair for life.

Capital Benefits

Permanent Total Disablement from gainful employment	up to €100,000
Loss of eye(s) or limb(s), or loss of hand(s) or foot/feet	up to €100,000
Complete and incurable paralysis	up to €100,000
Permanent Partial Disablement	("Continental Scale")

A scale of benefits providing for benefits to a maximum of €50,000 for specified disabilities applies. Details are available on request.

Death Benefit

Adult (or Married Youth)	€50,000
Youth	€25,000

(Where the cause of death is solely attributable to accidental, visible and violent means, in the course of a match or training session double benefit will be paid).

Medical

Otherwise unrecoverable medical expenses up to a maximum of €5,000. The first €60 of each and every claim is not covered. Medical treatment is only covered if provided by recognised/qualified practitioners.

Physiotherapy, Osteopathy, Chiropractic, Sports Massage, Acupuncture etc. must be medically prescribed and are limited to €200 in total per claim. Medically prescribed post operative treatment is exempt from the limit of €200 and will be considered separately as part of a medical expenses claim.

Dental

Otherwise unrecoverable dental expenses up to a maximum of €5,000. The first €60 of each and every claim is not covered.

Supplementary Hospital Benefit

€400 per day's stay in hospital. Benefit only payable if stay is a minimum of 10 consecutive days up to a maximum of 15 days.

Loss of Wages(Applicable (a) to Adults and (b) to Youths who are in full-time employment). 'Employment' means permanent gainful employment of not less than 16 hours a week.

Otherwise unrecoverable loss of basic nett wages (i.e. excluding overtime, bonuses, unsociable working hours, allowances etc.) payable up to 52 weeks but **excluding the first week**

Social Welfare and /or other entitlements will be considered as recoverable income 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	NIL
WEEKS 2-4	UP TO €200
WEEKS 5-52	UP TO €400

Benefits/Conditions and Team Subscriptions may be altered from time to time at the discretion of C.L.G.

Outline of Limitations Exclusions

Benefit is not payable to a member whose injury arises from:

Assault wherein the claimant has been the aggressor

Intentional self injury

Pre-existing physical defect or infirmity

The use of alcohol or drugs

Damage to or loss of personal effects, accommodation, travel expenses and sustenance are not covered under any section.

Legal expenses

In relation to categories as set out in 1.4 above the following additional exclusions apply:

Driving of vehicles, including tractors other than grass cutting

Use of power driven woodworking machinery including chainsaws or oxy-acetylene or welding equipment

Work at heights exceeding 15 metres or at depths exceeding 3 metres

Demolition, construction or other hazardous activity of any kind.