



CLG Na nDúnaibh

Serious Injury Protocol

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Document Control

Version	Date	Author	Reason for Change	Status
0.1	12 January 2015	Club Executive	Introduction of Policy	Draft
0.2	17 January 2015	Club Executive	Amended introduction to refer to GAA IBF. Added gumshield requirement to section 2. Added note regarding potential future changes to the GAA IBF in section 5.	Draft
1.0	16 February 2015	Club Executive	Adopted by Executive Committee	Final



1. Introduction

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 scheme funded by members for the members.

The Injury Scheme is not an Insurance Scheme and is therefore, not regulated by the Central Bank of Ireland. As payments from the fund come directly from GAA funds, there is no Insurer involved with the fund. There is no legal obligation on the GAA to provide such a 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 GAA Injury Benefit Fund does not seek to compensate fully for injury but to supplement other schemes such as **Personal Accident or Health Insurance**. The fund only provides cover for unrecoverable losses up to the limit specified under the scheme – currently €4,500¹ for medical expenses.

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

This protocol has been developed in order to provide guidance to all club members on the treatment of injuries sustained while playing for the club and also to accredited club personnel performing designated duties in connection with the activities of the club.

The **CLG Na nDúnaibh** club will not be responsible for any payment over the limit specified above.

More information about the GAA Injury Benefit Fund can be found at www.gaa.ie.

2. Conditions

Only fully **paid up** members of **GLG Na nDúnaibh** will be eligible.

- Accidental injuries sustained whilst playing for the club in an official match, or a supervised club training session, are covered.
- **Long-standing and work-related** injuries are **NOT** applicable
- **Injury sustained while playing other sports** or playing for other institutions (eg school/college) are **NOT** covered
- Only **medical and dental expenses** are payable under this fund.
- **No monies** will be paid directly to the injured player.
- **No physiotherapy** expenses are payable under this scheme.
- The **Club** will not cover any expenses if the relevant paperwork has not been completed properly and returned to the **Club Secretary** in adequate time to register the claim
- Prior to attending their consultant post MRI scan (or pre surgery assessment) the claimant agrees to discuss with their surgeon:
 - cost of operation & after-care consultation(s);
 - options for private and HSE/NHS routes e.g. timeline to operation in both cases;and they **should not agree to proceed** with surgery until they have spoken with Secretary & Treasurer post this meeting to discuss and agree costs and put arrangements in place for dealing with any amount over the €4500 threshold.
- The claimant is fully responsible for any costs above the €4,500 threshold and by accepting this SIP document agree to this condition.



- In the event that the total bill is likely to be in excess of **€4,500**, the injured club member is responsible for these monies.
- The decision of **CLG Na nDúnaibh, Executive Committee** is final on all claims.
- This protocol will take effect from **1st January, 2015** - no previous injuries will be included
- **Medical Costs** If the member has medical insurance e.g VHI, Laya Healthcare, a claim must be made with the medical provider. Otherwise, unrecoverable medical expenses are covered up to a maximum of €4,500¹ (This benefit includes cover for MRI scans up to a limit of €300 per scan and post-operative physiotherapy / treatments up to a limit of €320). The first €100 of each and every claim is excluded.
- **Dental Costs** As above, regarding private medical insurance. Otherwise unrecoverable dental expenses up to a maximum of €4,500. The first €100 of each and every claim is excluded. All players must wear gumshields while playing and training. Injuries suffered while not wearing a gumshield may not be covered by the GAA Injury Benefit Fund.

3. Injured Player/Member's Responsibilities

Initial Stages

1. You **must** report your injury **IN WRITING** to the **Club Secretary** immediately.
2. You **must** obtain an **insurance claim form** – this can be downloaded from the website www.gaa.ie and can also be found under the 'Clubzone' section of gaa.ie or, alternatively, a paper copy can be obtained from the **Club Secretary**.
3. You **must** report your injury to your **G.P.** and have them complete the relevant sections of the form.
4. You **must** complete the relevant sections of the form (**initially the first two pages are required to register the claim**) and return the completed form to the **Club Secretary**.

IF THE ABOVE STEPS ARE NOT FOLLOWED AND COMPLETED WITHIN 60 DAYS FROM THE DATE OF THE INJURY, THE CLUB WILL HAVE NO COMMITMENT OR OBLIGATION TO COVER ANY EXPENSES

Follow-up stages

1. You will need to understand and provide details of the expected course of treatment using the following format:

Description of Treatment	Date	Expected cost

2. You will need to provide the date that treatment will be completed
3. At consultation, you **must not agree to proceed** with surgery until you have spoken with the Secretary & Treasurer post this consultation meeting to discuss and agree costs (and put arrangements in place for dealing with any amount over the €4500 threshold, where appropriate).
4. The **CLG Na nDúnaibh** club will not be responsible for any payment over the limit specified above. (please see Section 5 below - important Additional Notes).

THE CLUB HAS NO OBLIGATION OR RESPONSIBILITY FOR COSTS BEYOND €4,500



4. CLG Na nDúnaibh Club Responsibilities

1. The **Club Executive** will make a decision as to the financial commitment it can make based on the information provided. For example, if **MRI scans** are advised or if there is a requirement to seek an appointment with a consultant/specialist, the **Club Treasurer MUST** be informed and the **Executive Committee** will make a decision. The club member should never assume that the **Club** will 'stand over' these bills – prior approval must first be obtained from the Club **Treasurer/Executive**.
2. The **Club Secretary** will obtain the referee's official match report (or draft a supporting letter if the injury occurred during official training)
3. The **Club Secretary** will obtain the relevant signatures from the **County Board** and keep a copy of all relevant documentation.
4. The **Claim** will be registered with **Willis Insurance and Croke Park** as soon as the paperwork has been returned.
5. All receipts and invoices must be returned to **Club Treasurer**.

5. Important Additional Notes:

The injury scheme is funded entirely from Club and GAA funds with no outside (e.g. insurance) involvement. Willis have been retained as professional claims handlers, and have responsibility for the day to day operation of the scheme. If for any reason Willis or the GAA deem a claim to be not valid, or is a claim is not successful then the individual claimant is responsible for all costs.

The GAA Injury Benefit Fund Summary Document (01 Oct 2014) defines an upper limit of €4,500 per claim which is the maximum figure **CLG Na nDúnaibh** can recover in respect of any claim under the terms of the scheme. This is therefore the maximum amount that **CLG Na nDúnaibh** is permitted to underwrite for any Club Member whilst their insurance claim is being processed². As outlined in section 2 (above), responsibility lies with the injured member to indicate arrangements to cover any potential additional expenses beyond this €4,500 limit. The **CLG Na nDúnaibh** Executive may be sympathetic, for example, in support of a fund raising venture the injured member may come up with to cover Insurance related costs over and above the €4,500 limit. In this instance, arrangements must be discussed with the Club Secretary and Treasurer and agreed by the Executive Committee.

Any maximum cover limits or conditions specified in this document are based on those defined in the GAA Injury Benefit Fund (also known as the GAA Player Injury Scheme) at the time of writing. Should the cover limits or conditions of the GAA Injury Benefit Fund change at some point in the future, the new cover limits or conditions will supersede those specified in the club's Serious Injury Protocol. The full terms and conditions of the GAA Injury Benefit Fund can be found at www.gaa.ie.
