



Gael Roscomáin : Injury Claim Procedures + Physio Checklist

Section 1 : Claim Procedure for Hurling, Gaelic Football, Handball and Rounders

Background

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 comes entirely from GAA finances 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 Scheme is designed for members who do not have any personal private Health Insurance cover. (Note : This info is sought on the Claim Form).

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 (€4,500 maximum). 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.**

GAA Claim Procedure – Check List when reporting an injury.

1. All teams must have a Designated Person (DP) whose responsibility is to report on, liaise with & follow up on any injury.
2. If a player is injured during a game, the team manager/ DP should make sure the referee puts the injured player's name in his official report and ask the referee for a contact number.
3. The teams DP should inform the Club Insurance Officer on the day of the injury or suspected injury. (Club Insurance Officer is Hughie Waters. (Email address : Injuryfund.roscommongaels.roscommon@gaa.ie)
4. The club insurance officer, after being informed of an injury to a player will contact the player, and if the player is a minor, will contact the guardian.
5. **All injuries must be reported to Insurance Officer within 2 months. Any injuries reported after that time frame will not be covered by the GAA injury Benefit Scheme.**
6. All players must be registered to train or play. If a player registers after an injury, the medical expenses from that injury will not be covered.
7. The injury benefit scheme is intended only to compensate part of medical expenses, dental expenses, loss of earnings and permanent disability. Players who have their own private health insurance must claim from this first and if there a shortfall, produce a statement of account to the Clubs Insurance Officer, who will process the remainder of the claim through the Injury Benefit Scheme.
8. The Club recommends that all members, but especially those who are self-employed to take out private personal accident insurance to cover loss of income.
9. Claims for physio treatment are only valid if and when it is prescribed as treatment by a Medical Practitioner and must be carried out by a chartered physio.
10. Following an injury which required medical treatment, a player must produce a letter from their doctor and/or chartered physio confirming they are fit to return to play.



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Section 2 : Claim Procedure for Ladies Football

1. All teams must have a Designated Person (DP) whose responsibility is to report on, liaise with & follow up on any injury.
2. If a player is injured during a game, the team manager/ DP should make sure the referee puts the injured player's name in his/her official report and ask the referee for a contact number.
3. The teams Manager/DP should inform the LGFA secretary (e-mail address roscommongaels.roscommon@lgfaclubs.ie / michellehugheswalsh@hotmail.com) who, in turn, informs the club Insurance Officer on the day of the injury or suspected injury.
4. LGFA secretary will request player to fill out a preliminary injury form which must be signed by county board secretary before it is sent off.

What is the claims process?

Notification : All claims must be notified within 8 weeks of the injury date, regardless if the injury is considered serious or not. This can be done in 2 ways:

- Preliminary Claim Form – Should be submitted for any claim which is expected to exceed €200, treatment will not be completed within 8 weeks from the injury date or a claim where treatment is being pursued which requires prior approval.
- Injury Claim Form – For treatments which are completed within 8 weeks from the date of injury, does not require prior approval (as noted above) and is less than €200.

Prior Approval : Under the LGFA Injury Fund the following medical expenses are covered under the LGFA Injury Fund without prior approval:

- 90% of the first 6 physiotherapy sessions after injury
- GP Visits
- A&E visits (including emergency attendance to VHI Swiftcare/LAYA ExpressCare clinics, up to a maximum €100)

Any private treatment which a claimant is looking to have covered under the Fund – MRIs, private Xrays, consultations, surgery – requires prior approval by submitting a referral letter, on headed paper, from a medical doctor (GP, Surgical Consultant) with a request from the claimant to have the treatment considered for prior approval. Any follow-up attendances to VHI Swiftcare or private health Expresscare clinics these must be prior approved.

Where a member is covered by a private health insurance policy, prior approval must be sought for any private treatment which they wish the excess to be covered by the LGFA Injury Fund.

Dental Treatment is not considered private treatment, but you must submit a report from your dentist once you have been assessed.

Assessment and Payment :

Medical and Dental Expenses:

Once all treatment is completed, a fully completed Injury Claim Form and original paid receipts must be posted to:

Amy Coll

LGFA Injury Fund

Croke Park

Dublin 3



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Section 3 : Claim Procedure for Camogie

1. All teams must have a Designated Person (DP) whose responsibility is to report on, liaise with & follow up on any injury.
2. If a player is injured during a game, the team manager/ DP should make sure the referee puts the injured player's name in his/her official report and ask the referee for a contact number.
3. The teams Manager/DP should inform the Camogie Secretary (e-mail address secretary.roscommongaels.roscommon@camogie.ie) who, in turn, informs the club Insurance Officer on the day of the injury or suspected injury.
4. The player/Parent will be asked to complete an information sheet outlining the following:
 - Name of Player.
 - Type of Injury
 - Date of Injury
 - Location of injury (Training, home game, away match)
 - Player/Parent email address
5. This sheet must be signed by a member of the relevant coaching team who was present when the injury occurred. Please note this is for record purposes only and should not be construed as an insurance claim by the Player/Parent.

Once the form has been received by the Secretary of the Camogie Code, a claims form will be forwarded to the player/parent for completion. Claims process is outlined below.

Claim Procedures:

- All claims must be notified within 60 days from the date of injury by sending at least the first 2 pages of the claim form fully completed back to sportspa@gogans.ie.
- All medical expenses incurred are covered up to 12 months from the date of injury.
- The claimant has 15 months from the date of injury to return the remainder of the claim form and all medical receipts. Before submitting the remainder of the form, please ensure the following sections/documentation are fully completed:

Section A:

- If the player holds private health insurance, she must submit ALL receipts through her Private Health Insurer first in order to obtain a statement / table of benefits. This statement must refer to each receipt submitted indicating the amount they will cover (if anything at all) under her policy. Please note a copy of the policy will not suffice.

Section B:

- The player must provide a brief description of how her injury occurred i.e. running for the sliothar and fell or collided with another player.
- Insurers will require a copy of the referee report. If no report is available or if the player was injured during a club training session, a letter on headed paper from the club secretary confirming details of how the injury occurred during the match/training session will suffice.



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Section F:

- This section must be completed by the medical practitioner who first attended the player's injury – no details are to be completed by the club or claimant
- An official stamp is required for this section. If no stamp is available, a letter on headed paper from the medical practitioner confirming the details in Section F will suffice.

Section G:

- This section must be signed & dated by the claimant, the club secretary & the club chairperson.
 - Please ensure to indicate to whom the cheque be made payable to.
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Physio – Check List for ALL Codes

1. All team managers / DP should arrange physio treatment for an injured player and report same to the Club Insurance Officer.
Hughie Waters. Tel : 087 932 5872.
Email address : Injuryfund.roscommongaels.roscommon@gaa.ie
 2. Physio treatment only covers registered club members who are injured while training or playing for the club.
 3. Manager/DP should keep a record of what physio attended matches.
 4. Physios currently affiliated with Roscommon Gaels :
 - Lauren Naughton.
 - Gareth Wright.
 - David Kelly.
 - Paul Lennon.
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