

The GAA Player Injury Scheme

A number of issues have come to my attention in respect of the GAA Player Injury Scheme and I would ask that you bring the following to the attention of all your players.

The Injury Scheme is funded entirely from Club and GAA funds with no outside (e.g. insurance) involvement. There is no legal obligation on the GAA to provide such a Scheme.

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, Health Insurance or School insurance in respect of Juveniles. The Scheme only provides cover for unrecoverable losses up to the limit specified under the scheme.

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

Beginning 2014 all players who make a claim under the scheme must be fully paid up members of their club.

The 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.

(i) Capital Benefits

- * Permanent Total Disablement €100,000
- * Loss of Sight €100,000
- * Permanent Partial Loss of Sight Up to €100,000
- * Loss of Limb(s) €100,000
- * Complete and incurable paralysis €100,000
- * All above benefits Less any Loss of Wages Benefit claimed.

Permanent Partial Disablement

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

(ii) Death Benefit

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

Medical

If you have medical insurance e.g VHI, Quinn Healthcare, a claim must be made with your medical provider. Otherwise unrecoverable medical expenses are covered up to a maximum of €4,500 (This benefit includes cover for MRI Scans up to a limit of €300 per scan and post-operative treatment up to a limit of €320. A maximum benefit of €40 per any one treatment applies).

The first €100 of each and every claim is excluded. Physiotherapy is generally not recoverable

Dental

Otherwise unrecoverable dental expenses up to a maximum of €4,500. The first €100 of each and every claim is excluded.

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 at date of injury. '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/Income Protection 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

All claims, queries and correspondence must be made through the Club Secretary (or County Secretary if playing for a County team). A claim form should be downloaded from the Clubzone section of gaa.ie, at a minimum the first 2 pages must be completed and then emailed to me at Secretary.stsylvesters.dublin@gaa.ie.

All claims are required to be reported to Willis within 60 days of the injury by completing, as a minimum the 1st two pages of the claim form which should be signed and dated by the claimant.

In the event that the claimants signature and date is omitted the first two pages of the claim form will be returned for completion. Claims reported outside the 60 days will not be processed.

Any questions please contact me.