PLAYER INJURY FUND SCHEME



Drumkeerin GAA Players are covered by the Player Injury Benefit Funds.

These are operated by the National Governing Body of the GAA and LGFA

The GAA injury Fund applies to:

- Registered Players (Male players, (adult and juvenile) and nursery)
- Voluntary Coaches, Team Managers, Selectors and members of Official Teams parties.

The LGFA Injury Fund applies to:

- Ladies Football Injury Fund (Adult & Juvenile)
- It also applies to Club Officers, Team Mentors and Match Officials (Referees, Umpires and Linespersons) if registered to the Injury Fund.

To qualify for cover -

- You must be a <u>fully-paid-up</u> member of the Club at time of injury and by 31st March of relevant year.
- Your injury must have been sustained in an <u>official Drumkeerin GAA match or training event.</u>

The GAA Injury Benefit Fund is only in place to cover benefits which cannot be claimed elsewhere and is a benefit cover only.

We encourage Players/ Parents of Juveniles and Coaches to become familiar with the details and limitations of these schemes and the procedures to be used

**Refer to the

- > GAA Injury Benefit Fund Summary Document
- **LGFA Injury Benefit Fund Summary Document**

Please note there is <u>NO</u> cover for pre-operative physiotherapy under **GAA** Fund. The ONLY physiotherapy that maybe claimed for are treatments that are <u>POST-OPERATIVE which have been medically prescribed</u>. In the absence of surgery there is <u>NO</u> cover for physiotherapy/associated treatments

Procedure for submitting **GAA** Injury Fund claim:

- Report any suspected Injury <u>ASAP</u>
- Any player sustaining an injury during a match (including challenge matches) should report the injury to management directly after match. The team management will then inform the referee so that it will be included in the match report.
- If a player is not aware of the injury until after leaving the match, they should contact the team manager immediately to inform them of the injury.
- If an injury is sustained during a training session the player should report the injury to the team manager before leaving training.
- All claims must be routed through the Secretary within <u>60 days of an injury</u>, otherwise the claim will not be processed.
- The Club Secretary will register the injury claim online and will furnish you with relevant forms that need to be signed and submitted for a successful claim.

Not Covered

- First €100 expense is not covered and will not be reimbursed by the club.
- Players are no longer covered for Physiotherapy under the scheme (only post-operative Physiotherapy is covered).
- If the player fails to give his completed & signed medical claim form to the Club Secretary within the 60 day limit the club does not accept any responsibility for medical costs incurred.
- Transport costs for hospital appointments are not covered by the club.

Procedure for submitting **LGFA** Injury Fund claim:

- A claim must be registered online with DWF Claims within 60 days of an injury, otherwise the claim will not be processed.
- A claim number will be issued and must be used for all documents relating to the claim
- The Insurance Officer will download the relevant sections of the claim form that need to be submitted. If a submitted claim is not fully documented, the necessary documents will be requested by DWF Claims to resolve the claim.
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- When the treatment for the injury is completed, the documents required must be given to <u>Club Insurance Officer</u> and any queries or correspondence relating to a claim must be made to her.
- It is the responsibility of the <u>player/player's parent/guardian</u> to ensure that all necessary documentation is completed and submitted.
- The <u>Insurance Officer</u> will be available to assist in completing the claim process.
- The Insurance Officer will ensure that all required Claimant, Team Manager and Club Secretary/Designated Player Injury Officer signatures and documentation are completed.
- Once a payment has been issued to the Club, the Insurance Officer will organise for the settlement amount to be forwarded to the player.
- . <u>– Important:</u> Any members who have not paid membership by March 31st will not be eligible to receive any reimbursements from the club for any injury occurring prior to their membership being paid.
- <u>Important</u>: Claims reported more than 60 Days after the injury date are excluded from the GAA injury Fund