

Naomh Seosamh Lann Abhaigh Contae Aontroma C.L.G.



GAA Injury Benefit Fund

The GAA mandatory scheme provides benefit to St. Joseph's GAC, Glenavy members playing Gaelic games. The GAA Player Injury Scheme is **NOT** an insurance scheme. It is a benefit scheme for the purpose of giving an injured player a 'dig out' if they have no other recourse for their medical expenses. St. Joseph's GAC pay the premiums in respect of paid up registered members for cover during matches and official training sessions.

The Injury Scheme is funded entirely from Club and GAA funds. There is no legal obligation on the GAA to provide such a Scheme. Risk is an inherent factor in sport. When members voluntarily take part in Club activities, they accept the risks that such participation may bring.

The Injury Scheme does **NOT** seek to compensate fully for injury but to supplement other Scheme such as Personal Accident or Health Insurange. The Scheme only provides cover for unrecoverable losses up to €4500. (Notre a typical ACL injury can cost in excess of €6000.)

Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member.

How do I claim?

The claim form can be downloaded from http://www.gaa.ie/news/gaa-injury-benefit-fund/

The claim form should be fully completed and forwarded with all relevant documentation (official medical receipts are required – invoices are not acceptable) to the Club Secretary for signing.

All claims are required to be reports to Willis Insurance within 60 days of the incident. Claims reported outside the **60 day period** will not be processed. Claimants must allow 5 working days for the claim form to be validated at both the Club and County Board level.