



St. Mary's GAC Policy for Player Injury/Physiotherapy/Sports Injury Therapy/Medical Claims/Dental Claims/Claims for Loss of Wages

July 2020

Introduction

1. It is essential that all members, players and parents/guardians make themselves fully aware of our Club Policy in respect of player injury, physiotherapy, sports injury therapy, medical claims, dental claim and claims for loss of wages.
2. St. Mary's GAC ("the Club"), like other clubs, operates under the GAA Injury Benefit Fund (currently administered by DWF Claims). The guidelines for making claims under the GAA Injury Benefit Fund are strict and it should be noted that processing and finalising of such claims can take considerable time.
3. **Players/members will only be entitled to receive reimbursement through the GAA Injury Benefit Fund or through St. Mary's GAC for physiotherapy/sports injury therapy where the injury occurred whilst training, playing or volunteering for St. Mary's GAC and in no other circumstances, i.e. playing other sports or injured in some other capacity.**
4. Playing Gaelic games is an activity which is inherently risky. It is an activity which also contributes significantly to wellness and community cohesion. The risk of injury is offset against the benefits of playing. Members should acknowledge this risk/benefit relationship and accept that injuries may occur and that responsibility for injury and expenses incurred rests with the player/member. 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.
5. The GAA Injury Benefit Fund does not seek to compensate fully for injury but to supplement other schemes such as private health insurance or personal accident insurance. Full details of the GAA Injury Benefit Fund can be found at <https://www.gaa.ie/my-gaa/administrators/gaa-injury-benefit-fund>. A copy of GAA Injury Benefit Fund summary document will be made available in the Clubrooms.
6. Players/Members are continually shocked to discover the 'inadequacies' of the GAA Injury Benefit Fund and are misguided into believing that because they have paid GAA membership that they have 'medical insurance' which is most certainly not the case. All members, players, parents & guardians should read the 'Club Policy' below in relation player injury, physiotherapy, sports injury, medical claims, dental claims and claims for loss of wages, and, read the details of the GAA Injury Benefit Fund.
7. **St. Mary's GAC strongly recommends that all our players/members particularly those who are self-employed hold their own private health insurance and personal accident insurance.**
8. Players/Members need to be **a fully paid up registered member of St. Mary's GAC** to avail of the GAA Injury Benefit Fund. Players/Members who wish to pay their membership by direct debit over 10 months will be registered once they have completed and returned their mandate form to the Club Registrar. If for any reason the monthly payment is cancelled or not received by the Club, team management of the player in question will be informed that he is not available for match selection until membership is paid in full. Any player/member who is not a fully paid up registered member of St. Mary's GAC cannot take part in any activity after **31st December** until s/he has registered.
9. **Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual player/member, commensurate with his/her specific needs.**

Routine Physiotherapy/Sports Injury

10. Routine physiotherapy/sports injury therapy (typically muscle strains) is not covered through the GAA Injury Benefit Fund. St. Mary's GAC recognise that our players/members from time to time will require this treatment and wish to assist our players financially in such situations. St. Mary's GAC will assist our players/members with routine physiotherapy/sports injury therapy as follows:
- a. If a player requires physio/sports injury therapy the Injury Report Form must be completed, and the club secretary informed by the team manager.
 - b. The club will authorise treatment and refer the player to a nominated physiotherapist for assessment who will provide a report on any course of treatment.
 - c. The Club will do its utmost to have a physiotherapist/sports injury therapist at all Senior League & Championship games. In addition, the Club will also do its utmost to ensure there is a physiotherapist sports injury therapist at training sessions the week before a Championship game.
 - d. Players/Members will only receive reimbursement for physiotherapy/sports injury therapy where the injury occurred in training or playing for St. Mary's GAC and in no other circumstances, i.e. playing other sports, or, injured in some other capacity.
 - e. Players/members must have met the conditions at paragraph 16c.
 - f. For players/members with private medical insurance and who need a physio/sports injury session, they must always use that insurance.
 - g. For players/members without private medical insurance and who need a physio/sports injury session, they must be paid by the player and 50% will be reimbursed to the player/member by the Club. The maximum amount that the Club will reimburse a player/member is £120 per calendar year.
 - h. The club will reimburse the player/member on production of a receipt, less than 30 days old, from the practitioner which is signed by his/her team manager confirming that the physio/sports injury session was required.
 - i. To arrange reimbursement the member/player should contact the club Treasurer.

Note: ALWAYS REMEMBER NO RECEIPTS = NO REFUND

Procedures for serious injuries requiring operative procedures/hospital care/dental care

11. If a serious injury requiring operative procedures, hospital care or dental care occurs the following procedures are to be followed in every case.
- a. If a serious injury requiring operative procedures, hospital care or dental care occurs during a competitive game or authorised challenge game, both the player, if possible, and team management must notify the referee and ensure the injury is included in the referee's match report. Unless included in the referee's report, any claim will be rejected by the GAA Injury Benefit Fund. Notifying the referee is both the responsibility of the player and the team management so please act on this. The player and team management need to notify the Club Secretary by a call and followed up with the Injury Report Form attached within 5 days of the injury occurring. **If the referee was not notified during/following the match contact the club secretary as soon as possible.**
 - b. If the injury occurred in a training session, the player and team management need to notify the Club Secretary by a call and followed up with the Injury Report Form attached within 5 days of the injury occurring.
 - c. If the injury occurred in another club related capacity the player/member need to notify the Club Secretary by a call and followed up with the Injury Report Form attached within 5 days of the injury occurring.

- d. Any potential injury claim needs to be logged by the Club Secretary with the GAA Injury Benefit Fund within 60 days of the incident. Past that, we will not forward any claim to the GAA Injury Benefit Fund. The initial logging of an injury does not need to include details on costs which can be updated afterwards.
 - e. The Club Secretary will provide the injured player/member with a reference for his claim immediately on logging the injury with the GAA Injury Fund.
12. The following forms will be forwarded to the injured player/member by the Club Secretary after the injury has been logged. These will need to be completed by the injured player/member and returned to the Club Secretary when a claim is being made:
- i. Player Declaration
 - ii. Medical Certification
 - iii. Social Welfare Statutory Declaration
 - iv. Loss of Wages Declaration

Note: While visiting a doctor, hospital or dentist the player/member needs to ensure that the Medical Certification Form is signed by the attending doctor or dentist as soon as possible after the injury is sustained.

13. Any player/member who wishes to make a claim against the GAA Injury Benefit Fund and who also has private health insurance (VHI, LAYA, BUPA, etc) may do so, but in each case, you must first apply under your own private health insurance.
14. If your private health insurance covers your claim, no further action required. Should there be an excess on the private health insurance which exceeds your claim, then the GAA Injury Benefit Fund will accept your claim. A statement of account from your private health insurer which sets out their position on the overall claim will be required if you wish to further your claim through the GAA Injury Benefit Fund. **If you are claiming through your private health insurance, the injury still needs to be logged by the Club Secretary with the GAA Injury Benefit Fund** (to ensure any uncovered costs can be subsequently claimed from the GAA Injury Benefit Fund).
15. All medical procedures should be paid upfront by the injured party. The excess on the GAA Injury Benefit Fund is currently set at €100. This excess will be covered by St. Mary's GAC subject to the player/member meeting the conditions at paragraph 16a-d and original receipts being provided to support the claim.
16. St. Mary's GAC recognise that certain medical procedures can be expensive and may exceed the limits set by the GAA Injury Benefit Fund. Additionally, in certain circumstances St. Mary's GAC may assist the injured member/player with the expense relating to an injury. This will be subject to all the following conditions being met:
- a. The injury has been logged with The GAA Injury Benefit Fund.
 - b. St. Mary's GAC are in a financial position to meet the expense.
 - c. St. Mary's GAC Chair, Secretary & Treasurer have authorised the payment.
 - d. St. Mary's GAC committee will designate one fundraising activity as a player injury fundraiser and set conditions for players/members to meet. The member/player must have participated in, and, met the conditions of that fundraising activity.
 - e. St. Mary's GAC will pay the medical provider directly on production of an invoice.

Note: Team managers must always advise players to contact the Club Secretary if they have sustained an injury, but the onus is on the player/member to inform and get the details of their injury logged with the GAA Injury Benefit Fund within 60 days from the date of the injury. Failure to log the injury will result in the claim not being processed.

Procedure For Loss of Earnings

17. Claims for loss of earnings are only applicable to adults/youths who are in full time employment at the date of injury ('employment' means permanent gainful employment of not less than 16 hours per week).
18. The GAA Injury Benefit Fund only provides cover for non-recoverable costs of net basic wage (excluding overtime, bonuses, unsociable working hours, allowances etc.). Social welfare/income protection and/or other entitlements will be considered as recoverable income and deducted against any pay out.
19. The player/member must be unable to work for a minimum of 14 consecutive days.
20. For those players/members who are employed the follow action should be taken
 - i. A Loss of Wages Claim form will need to be completed by your employer.
 - ii. A Social Welfare form.
 - iii. A claim for social welfare benefit/statutory sick pay must be made in all cases for employees and self-employed claimants, **it is not acceptable to state no claim made.**
 - iv. The social welfare/statutory sick pay section of the claim form must be completed for all loss of wages claims. Failure to have same completed will result in delays with the assessment of the claim.
 - v. Provide 3 official payslips dated prior to the date of injury or a letter from the injured member's employer on official company headed paper confirming the injured member's basic net weekly wage.
 - vi. Where there is or appears to be a family (employee/employer) connection provide a letter from the employer's accountant.
 - vii. If no company stamp available in the employer section provide a letter from the employer's accountant.
21. For those players/members who are Self Employed the following must be provided in addition to the above:
 - i. Accountant's letter confirming the average nett weekly earnings for the 3 months prior to the injury should be submitted.
 - ii. If the claimant has no accountant, a letter from the claimant's solicitor / tax advisor must be submitted.

Notes: Loss of wages payments can only be issued up to the date that the doctor has completed and signed the medical section on the condition that there is a minimum of 14 days from the date of injury until the date on which the doctor signed the medical section.

As part of the assessment of the loss of wages claim, a claimant will be requested to go for an Independent Medical Examination once the claimant has received 8 weeks loss of wages benefit. Details of the appointment for the Independent Medical Examination will be communicated in writing by DWF Claims to the Club Secretary to give to the claimant. No further loss of wages payments will be considered beyond 8 weeks until DWF Claims receive the report from the Independent Medical Examiner.

