

## GAA Player Injury Fund

The GAA has operated an Injury fund in one way or another since 1929. Through a process of constant review and frequent improvement, the Association continues to exercise concern for the welfare of members involved in our national games in various capacities. 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 scheme.

The GAA Injury Benefit Fund is a Self-funded benefit fund, funded entirely from GAA funds with no outside involvement.

In effect it is a benefit scheme funded by members for the members. The Injury Scheme is not an Insurance Scheme and is therefore, not regulated by the Central Bank of Ireland

As payments from the fund come directly from GAA funds, there is no Insurer involved with the fund. There is no legal obligation on the GAA to provide such a fund. 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 GAA Injury Benefit Fund does not seek to compensate fully for injury but to supplement other Schemes such as Personal Accident or Health Insurance. The Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified.

In summary, the GAA Injury Benefit Fund is in place to cover benefits which cannot be claimed elsewhere. Therefore, if a claimant is seeking to claim benefit from the fund, they must exhaust all other avenues before making a claim under the GAA Injury Benefit Fund.

Furthermore, the benefit fund should not be used as a guarantee for the payment of expenses. Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his/her specific needs 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.

### Claims Information - General

- 1) Willis have been retained as professional claims handlers and have responsibility for the day to day operation of the Scheme
- 2) In accordance with instructions from Cumann Lúthchleas Gael all queries and correspondence relating to any claim must be made through the Club Secretary (and County Secretary \Scheme administrator as appropriate) and not directly with Willis.
- 3) If a player returns to play after an injury and he is reinjured a new claim form must be submitted. In other words, a new claim form must be submitted for each and every injury that occurs. Failure to do so may result in the non-payment of benefits.
- 4) All payments in respect of claims will be made by Willis through the appropriate County Committee by electronic transfer.

- 5) Once the payments are issued by Willis, it is up to the County to issue the payment to the club as per their procedures. No payments are issued directly by Willis to claimants.
- 6) Under no circumstances will Willis accept requests for cheque payments to be issued.
- 7) If a submitted claim is not fully documented, the necessary documents will be requested by Willis

For a more detailed view of the Player Injury Fund, click on the following link

<http://www.gaa.ie/content/files/GAA%20Injury%20Benefit%20Fund%20Summary%20Document.pdf>

The GAA Injury Benefit Fund Claim Form.

<http://www.gaa.ie/content/documents/publications/insurance/2013-GAA-Injury-Claim-Form.pdf>

For more information on the above contact the following

Galway:

Leitrim: PJ Meehan [insuranceofficer.leitrim@gaa.ie](mailto:insuranceofficer.leitrim@gaa.ie)

Mayo:

Roscommon:

Sligo: Eamonn McMunn [administrator.sligo@gaa.ie](mailto:administrator.sligo@gaa.ie)

Connacht: Adrian Hassett [adrian.hassett.connacht@gaa.ie](mailto:adrian.hassett.connacht@gaa.ie)

National: Sinead Quinn, (Risk & Insurance Manager) [sinead.leavy@gaa.ie](mailto:sinead.leavy@gaa.ie)