

INNISCARRA GAA CLUB PLAYER INJURY PROCEDURES 2015.

- Inniscarra GAA operates an insurance policy under the GAA player Injury Scheme. The guidelines for making claims under the GAA Scheme are strict and obtaining claims can take time. The Club shall only make payments to players on foot of claim after the GAA Scheme has firstly reimbursed the Club in respect of those medical expenses. This will mean that there will be a time-lag between the player/parent paying the medical bills and being reimbursed. This is beyond the Clubs control and in some instances the delay can be several months.
- The first €150 of each claim is not covered under the policy (policy excess); this excess will not be covered by the Club.
- For players wishing to claim against the GAA Scheme and who also have private health insurance (VHI, etc.) a claim can be made against the GAA Scheme but first you must apply under your private policy. If the private policy covers the claim then that is the end of the matter. However if there is an excess on the private policy which exceeds the claim then the GAA Scheme will accept the claim. A statement of account outlining their position on the claim will be required from the private health insurer if you wish to claim through the GAA Scheme.
- Hurling claims are covered only if the player is wearing an approved helmet (IS 355 Approved it is the only standard recognised by the GAA association i.e. Cooper Helmets, Marc Helmets, Mycro Helmets). This applies to official and challenge games and training sessions. *Any modified helmets that players are playing with in the club at present will not be covered if they get injured.*
- From January 1st 2014, all players playing in all grades from Juvenile to Adult teams will be required to wear a mouth guard in all football games and at training sessions. Any player seen not wearing a mouth guard will not be allowed train or play any football games.
- A copy of the Referees Report must accompany each claim. If a player is injured during a match it should be brought to the attention of the referee at the end of the game so that it is in the report. If an incident is not reported to the match referee then a claim cannot be put forward to the insurance company and in addition the Club will not be held accountable for any medical expenses on foot of the incident.
- Any injuries which require medical attention must be notified by team mentors to the club within 24 hours of the incident.
- If injured in training the Club Secretary signs off on a form describing the incident.

- Claims must be signed, dated and reported to the GAA Insurance Company within 60 days of the incident but the sooner the better in order to speed up the claim. Incidents brought to the attention of the club after 30 days cannot be sent to the insurance company.
- Inniscarra GAA will only allow claims to go forward to the GAA Player Injury Scheme where the player attends the club doctor Dr John O’Riordan first or in the case of a more serious incident (broken limbs etc) the player attends at the Accident & Emergency Department of Cork University Hospital (or other public hospital).
- The GAA Player Injury Scheme does not cover Physiotherapy treatment and is also not covered by the club. There is no cover available under the fund for charity or recreational games organised by clubs. Players who participate in such events do so at their own risk.
- The club will not put forward claims or be held accountable for medical expenses incurred where the player presents at a VHI Swift Care clinic or other private emergency departments or private clinics. If a player/parent wishes to attend a Private Clinic in respect of the incident then it will be the Clubs understanding that a claim for those expenses will not be submitted to the Clubs insurance policy but instead will be claimed by parents under an alternative policy such as private medical cover or the Pupil Accident Policy operated by most schools.
- The Pupil Accident Policy operated by the schools offers cover to pupils and we have found that claims under this scheme are very much more efficient than under the GAA policy. In addition the school policy covers attendance to the VHI Swift care Clinic. In many recent cases the costs of medical care are reimbursed within two weeks of submitting a claim. Parents interested in knowing more about the school policy should contact their son’s school and find out if they have 24 hour cover which means that accidents occurring in playing for Inniscarra GAA will be covered.
- Finally the contact details for Dr John O’Riordan are available from Club Chairman – Mick O’Driscoll (087-2973270), Juvenile Club Chairman – Conor O’Leary(087-2645068), Club Secretary – Enda Linehan(087-8230746), Insurance Officer – Joe O’Herlihy(087-6359187) only.
- This policy is effective for each playing season but the insurer can at their own discretion pull the cover or make amendments to its cover. The fund like all insurance depends on enough people supporting it.
- A detailed copy of the GAA Injury Scheme is available on request from Club Secretary or is available on the GAA website.