



Cumann Luthchleas Gael

Cumann Naomh Mhartin, Diseart Mhartin

*St. Martin's GAC, Desertmartin*

## **St Martin's GAC, Desertmartin – Player Injury Fund Policy**

### **1. Introduction**

This policy outlines the procedures and guidelines for the operation of the GAA Injury Benefit Fund within St Martin's GAC Desertmartin. It aims to protect the welfare of our players and ensure they are aware of the fund's benefits and limitations. The GAA Injury Benefit Fund is not an insurance scheme but a benefit fund to supplement other forms of cover. Players are advised to have their own adequate personal accident or health insurance.

### **2. Eligibility**

- All registered playing members of St Martin's GAC Desertmartin are covered by the GAA Injury Benefit Fund.
- To be eligible, players must be registered on the GAA Foireann system at the time of injury.
- Cover applies to injuries sustained during official club activities, including:
  - Training sessions
  - Matches (competitive and challenge)

### **3. Scope of the GAA Injury Benefit Fund**

- The fund provides financial assistance towards:
  - Medical expenses (subject to an excess – usually the first €100, unless covered by private insurance) up to a maximum limit.
  - Dental expenses (subject to similar conditions as medical expenses).
  - Loss of wages (for adult players, subject to specific conditions and limits).
- The fund does *not* cover:
  - The first portion of a claim (excess).
  - Full compensation for all injury-related costs.
  - Injuries sustained outside of official GAA activities.
  - Routine physiotherapy (only post-operative physiotherapy is typically covered).



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#### 4. Claim Procedure

- Reporting an Injury:
  - Players must report any injury to their team manager/coach as soon as possible.
- Claim Registration:
  - GAA - The injury must now be reported on [foireann.ie](https://foireann.ie) within 8 weeks. This was previously done by the injury fund administrator. Please make sure your account is up to date and you are registered before playing Gaelic games for St. Martin's GAC. Details can be found on our [website](#).
  - LGFA - All claims must be reported to the LGFA Injury Fund Coordinator within **8 weeks** of the date of injury. Prior approval may be required for private medical treatment. See the [LGFA website](#).
  - The player will need to provide information and documentation, including:
    - Details of the injury.
    - Medical reports and receipts.
    - Proof of registration.
    - Details of any other insurance coverage.
- Important Notes:
  - Claims must be submitted within 60 days of the injury.
  - Players with private health insurance must claim from their insurer first.
  - The GAA Injury Fund is a *benefit* fund, not a replacement for full insurance.

#### 5. Club-Specific Information for St Martin's GAC Desertmartin

- Club Injury Fund Administrator: Paddy Kidd
- Club Physio: Most injuries are superficial and will settle with 10-14 days rest. If the injury fails to improve contact the club physiotherapist.
- Additional Club Policy:
  - The club may reimburse expenses for attending for private healthcare services if deemed necessary and with committee approval.
  - The club may provide additional support to players in certain circumstances, subject to the discretion of the club executive.
  - Players are strongly encouraged to use mouthguards at all times.



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## 6. Important Considerations

- The GAA Injury Benefit Fund is subject to change. Always refer to the most up-to-date GAA guidelines.
- This policy should be reviewed and updated annually by the St Martin's GAC Desertmartin executive.
- It is the responsibility of each player to understand the terms and conditions of the GAA Injury Benefit Fund.