



Cumann Luthchleas Gael

Cumann Naomh Mhartain, Disert Mhartain

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 currently at €5,500.
 - Dental expenses (subject to similar conditions as medical expenses).



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- 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).

4. Claim Procedure

- Reporting an Injury:
 - Players must report any injury to their team manager/coach as soon as possible.
- Claim Registration:
 - Injuries must now be notified on foireann.ie within 8 weeks for both [Men's](#) and [Ladies](#) (ladies have recently moved to this system and the preliminary claim forms are being phased out), click men's or ladies above for a run through of how this is done. *NB: This was previously done by the injury fund administrator but is now the players responsibility.* Please make sure your account is up to date and you are registered before playing Gaelic games for St. Martin's GAC. Registration details can be found on our [website](#).
 - A parent can make a notification on behalf of their child from the family section of their Foireann account, and selecting your child's profile. [See here](#).
 - If the player has accurately recorded the injury details and informed the manager/injury fund co-ordinator the notification will be verified by the club secretary. Please note if injured during a match the dates must match up and the player must appear on the official teamsheets.
 - The player will be contacted by the injury fund the player will need to provide information and documentation, including:



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- Details of the injury.
- Medical reports and receipts (invoices or quotes are not sufficient).
- 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 amended Sept 2026:
 - The executive committee have agreed that, where a player requires a surgical procedure and additional costs remain after the GAA Player Injury Fund contribution has been applied, the Club **may** provide support towards these expenses only if the player adheres to the above procedures.
 - The Club may consider covering 50% of the additional costs that are not covered by the Injury Fund. Each applicant must provide 2 quotes for any recommended procedure as prices can vary. As the Injury Fund allocation is currently based on a maximum contribution of €5,500, the value of this contribution will be calculated using the daily exchange rate applicable at the time of settlement to determine the sterling equivalent available towards the claim.
 - Please note that each case will be assessed on an individual basis. Before any decision can be made regarding the Club's contribution, an INJ1 form plus all relevant documentation must be provided, including evidence of expenses incurred, Injury Fund correspondence, receipts, invoices for upcoming



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procedure, and any other supporting information requested by the Executive Committee.

- No commitment regarding Club support can be made until all required documentation has been received and reviewed. Any contribution from the Club will be subject to Executive Committee approval.
- For non surgical cases and loss of wages the GAA Player Injury Fund is considered to provide adequate cover.
- Players are strongly encouraged to use mouthguards at all times.

6. Important Considerations

- The GAA Injury Benefit Fund is subject to change including the maximum contribution. 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.
- It is the responsibility of each player to check that they are registered on Foireann. All relevant information is released on social media and published on the club website.