

GAA INJURY FUND SYNOPSIS DOCUMENT

ATHY GFC GAA/LGFA Player Injuries Information:

1st of June 2025 Important: Changes to GAA Injury Benefit Fund

Please note all injuries have to be registered and managed by the **player** themselves via their Foireann account. It is no longer done by the Club Injury Fund Officer or Club Secretary.

Our Club's Player Injury Policy and best practices are outlined below.

- All members are treated equally and fairly if an injury occurs.
- Our Club makes the best use of compensation schemes outside of club finances. This includes the GAA Injury Benefit Fund, LGFA Injury Fund, Camogie Claims via Allianz and the player's private health insurance.
- Efforts to safeguard players against financial burdens after injuries.
- Injured players can make a timely recovery without delay.

Our Club Injury Policy:

- Every player needs to be a fully paid-up registered **member** (<https://athygfc.com/ATHY%20GFC%20Club%20Membership%20Application%20Form.docx>) of Athy GFC GAA/LGFA to avail of the GAA/LGFA/Camogie Injury Schemes.
- Following the vote at 2025 GAA Congress to change the GAA membership year to April 1st – March 31st, the 2025 [GAA Injury Benefit Fund](#) (for GAA football and Hurling) will run from June 1st, 2025 – March 31st, 2026. From April 1st, 2026, the GAA membership year and the GAA Injury Benefit Fund cover period will both run from April 1st, 2026 - March 31st, 2027. It is a requirement as per the official guide that all members must be registered, to be considered covered by GAA Injury Benefit Fund.
- **Membership MUST** be **paid** before participation in any Training, Official Fixtures or Challenge Matches.
- **ALL INJURIES** requiring medical treatment require a Player Injury Report form to be completed.
- Then you can register a GAA injury benefit fund claim on [Foireann](#)

If a GAA Player gets injured at a Match or Training or Challenge Game

- The **player** needs to inform the team management during or after the match/training session that he got injured.
 - **Team Management** must email the Club Secretary secretary.athy.kildare@gaa.ie within 48 hours, as the Club Secretary will need to validate any Injury Claim notified by a player/coach or complete the Player Injury Report **form**.
(<https://athygfc.com/ATHY%20GFC%20PLAYER%20INJURY%20REPORT%20FORM.docx>)
 - In addition, if a Player gets injured at a match or challenge game, **team managers** need to ensure that the **referee is informed of the injury** after the match and that the referee is advised to note this in his report.
- As before, it still has to be done within 60 days of the injury, otherwise it will not be considered

[Link](#) to a YouTube video showing how to register the claim on [Foireann](#).

NOTE: A player injury report form must be completed by either the player or team management.
Download available on club website

(<https://athygfc.com/ATHY%20GFC%20PLAYER%20INJURY%20REPORT%20FORM.docx>)

Steps to take.

1. Players/Coaches should Register an Injury Notification in their Foireann Account within 60 days of the injury.

a. Log in to your Foireann account and go to 'Profile'.

b. Click on 'Player Actions' - formerly 'Player Transfers'.

c. To create your injury notification, click on 'Create Injury Notification'

d. Please make sure the details on your profile are correct, i.e. name, date of birth, address, contact information, before continuing.

e. Input the details of the Injury and review.

f. Once submitted the Club Secretary will be notified to validate your injury notification. You will be notified whenever a decision is made and, if approved, your Injury Notification will be passed to Allianz for processing. Allianz will contact you directly for any information that is required in the processing of the claim.

2. Please hold onto all receipts. Remember, claims cannot be made against invoices, claims can only be made with receipts.

3. Please remember, emergency attendance at a private hospital is not covered under the GAA Injury Benefit Fund. Expenses such as this can potentially be covered by your own Private Health insurance, if you have such a policy.

4. The first €100 of each claim is not covered under the GAA Injury Benefit Fund (policy excess).

GAA Injury Benefit Fund:

The GAA Injury Benefit Fund is not insurance. The Injury Fund is a benefit cover funded entirely from Club and Central Council contributions. The Injury Benefit Fund is not an Insurance Scheme and is therefore not regulated by the Central Bank.

The Fund provides cover for registered members participating in an Official Fixture or Official supervised training session as part of a team registered with the fund. DWF Claims are the appointed Administrators of the fund and they administer the fund on behalf of the GAA.

There is no legal obligation on the GAA to provide an Injury 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.

The Injury Fund does not seek to fully compensate but to supplement other covers such as Private Health Insurance, National Health Insurance, Personal Accident Cover, Employment benefit covers, Income Payment protection covers etc.

The club policy has been revised. *The club recommends that all our Senior & Minor players have their own Private Health Insurance policy as the club is no longer in a position to pay out for any injury-related expenses.*

Benefit Coverage:

Claims reported more than 60 days after the injury date will NOT be covered

The GAA Injury Fund requires **players with private health insurance** to utilise their coverage for all medical expenses before seeking reimbursement from the fund.

If private insurance does not cover a particular treatment, the GAA Injury Benefit Fund will require written confirmation from the player's insurance company stating the reason for the lack of coverage. All playing members of Athy GAA must familiarise themselves with the terms and benefits of the [GAA Injury Benefit Fund](#). An overview of what is and isn't covered are outlined below:

Under the terms of the fund:

There is a €100 excess deduction if the player does **not** have private health insurance.
€100 excess is **waived** for players **with** private health insurance.

RECEIPTS COVERED/TREATMENT:

- Otherwise, unrecoverable inpatient and outpatient medical expenses up to a maximum of €4,500. Excludes the first €100.00
- Includes cover for MRI scans up to a limit of €300 per scan
- Includes post-operative physiotherapy/treatments up to a maximum limit of €320 – NOTE: Only post-surgery physio covered, pre-operative physio not covered
- Otherwise unrecoverable dental expenses up to a maximum of €4,500 – Excludes the first €100.00
- In-patient hospital stays for a minimum of ten days to a maximum of 15 days, up to €400 per day.
- Loss of wages to those in full-time employment (more than 16 hours a week) up to 26 weeks (up to €300.00 per week). Does not include the first week, does not include overtime, bonuses, commission, allowances, etc.)
- Consultations with Medical Attendant
 - X-rays
 - Surgery
 - CT Scan(Maximum €300 per scan)
 - MRI(Maximum €300 per scan)
 - Prescription
- Dental: Root Canal, X-rays, Fillings, Extraction, Capping etc.
- Biomechanics/Chiropractor – Considered to be Physio so will be allowed if post-operative.
- Private medical insurance Excess
- Cast – Covered as it is considered treatment from a medical consultant.

RECEIPTS NOT COVERED EXCLUSIONS:

- Knee Brace/Walking boot/Crutches – No cover – Not considered treatment under the fund
- Doctor Certs/Filling out forms/Doctors' letter – No Cover
- Any cryogenic treatment – No Cover
- Holistic Medicine – No Cover



Player Injury Benefit Fund



What is the player injury benefit fund?

- *The fund is not an insurance policy.
- *It is a fund designed as an additional support to registered members.

If you get injured:

- *Inform team management
- *Referee must be informed
- *Register your injury within 60 days (on Foireann)

Important Information:

- *It is the responsibility of the injured player to notify their claim.
- *If the player is a minor/underage their parent/guardian must notify the claim.
- *Player must be a member & registered on Foireann
- *Having your own Private Health Insurance is advised.
- *All players participate in Gaelic games at their own risk.

Please see a full summary document, claims procedure and club injury report form on our website www.athyghfc.com

LGFA Claims procedures:

https://ladiesgaelic.ie/wp-content/uploads/2018/03/Injury-Fund-Guide_2025.pdf



THE LGFA INJURY FUND

1. WHAT IS IT

The LGFA Injury Fund is a fund set up to assist members with some reimbursement for medical expenses and loss of wages incurred due to an injury sustained while playing Ladies Gaelic Football.

IT IS NOT AN INSURANCE POLICY

2. WHO IS ELIGIBLE

Fully registered members in accordance with rule. Non-playing members must have paid the relevant injury fund fee as part of their membership.

3. WHAT ARE THE BENEFITS

Provided the terms and conditions are followed, the following benefits apply:



Medical Expenses
up to €5,500



Dental Expenses
up to €3,000



Loss of Wages
up to €200/wk for a max of 20 weeks for Adult Members (or Juvenile members (U-16 – U-18) who have paid the Optional Injury Fund Top-Up Payment for Loss of Wages cover)

FURTHER INFO

Scan for full terms and conditions of the LGFA Injury Fund
All queries and correspondence can be directed to injuryfund@lgfa.ie



HOW DOES IT WORK

HOW TO APPLY:

Injury date less than 8 weeks ago and medical costs under €200 with treatment completed



NOTIFY INJURY

Complete Preliminary Claim Form and submit by **EMAIL** within 8 weeks of injury

NO PRIOR APPROVAL REQUIRED

- First 6 physiotherapy sessions
- GP Visits
- A&E visits (incl. FIRST private Urgent Care clinic visit, max €100)
- Dental (but must submit assessment report).

PRIOR APPROVAL REQUIRED

- Private scans
- Private consultations
- Private surgery
- Follow up consults at Urgent Care Clinics

Request Prior Approval by email by submitting a referral letter on headed paper from your medical doctor or registered physiotherapist.

FINALISE CLAIM

Complete Injury Fund Claim Form and submit by **POST** with paid receipts once treatment is completed.

PAYMENT

Claim will be assessed and payment issued by bank transfer or cheque

