



ATHY GFC - Player Injury Policy Document (Updated 2026)

(If the GAA, LGFA, or Camogie Association amend their injury claim protocols, Athy GFC reserves the right to update this policy accordingly. All updates will be communicated via email and posted on the club's official website. It is the responsibility of each team mentor to ensure they are aware of and adhere to the most recent version of this policy.)
This Injury Policy supersedes all previous policies

Injury Policy

Purpose:

This Injury Policy establishes the guidelines and requirements for injury claims in Athy GFC.

Scope:

This policy applies to all age groups of the club which include boys & girls juvenile, ladies and men's adult sections.

Objectives:

- To inform all players & coaches of their obligations and requirements in relation to injuries and claims
- To ensure that all players & coaches are aware of the injury claims procedures in place
- To ensure compliance across all sections in the club.

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1. Important changes to GAA Injury Claims from 1st June 2025.

Membership

Any player seeking to benefit from the GAA Injury Benefit Fund must be a registered member of the Association on **Foireann** at the date of injury.

If an injury occurs to a player on a team who is not registered for cover, i.e. is not a registered member, there is no benefit available.

Claims notification

From June 1st 2025, the claims notification procedure for the GAA Injury Benefit Fund is changing. It will be the responsibility of the injured player to notify their claim and manage the claim accordingly. If the injured player is a minor/underage player, their parent/ guardian will be able to notify the claim and manage it. There will be an option on Foireann to notify the claims.

Who is covered by the GAA Injury Benefit Fund?

The GAA Injury Benefit Fund applies to:

1.1 Registered Players as per the Official Guide who play on a team registered with the GAA Injury Benefit Fund who incur an accidental bodily injury while playing Hurling, Gaelic Football, Handball or Rounders only, either in the course of an official competitive Fixture or an Official Sanctioned challenge match or in the course of an official supervised collective team training session.

1.2 Match officials i.e., referees, linesmen or umpires injured while officiating at an official competitive fixture of Hurling, Handball, Gaelic Football or Rounders as specified in 1.1 above.

1.3 Voluntary coaches, team managers, selectors and members of official team parties injured during games or training as specified in 1.1 above.

The GAA Injury Benefit Fund covers Adult and Youth members of the GAA.

For the purpose of the Benefit Fund, the following applies:

An Adult is a registered and paid member of the GAA as per the Official Guide who is 18 years of age or over on the 1st of January of the calendar year.

A Youth is a registered and paid member of the GAA as per the Official Guide who is under 18 years of age on the 1st of January of the calendar year.

1. Section 1 : Claim Procedure for Gaelic Football & Hurling.

This policy outlines the procedures for managing player (or coach) injury claims, the areas covered under the player injury scheme and the responsibility of the players, coaches & club in managing claims.

As stated in the GAA Injury Fund guidelines, the responsibility to ensure that adequate insurance cover is in place lies with each individual player/coach. **The GAA Injury Fund is not a replacement for Health Insurance Cover.**

GAA Injury Benefit Fund

The GAA Injury Benefit fund is not an insurance policy. The following extract is taken from www.gaa.ie/my-gaa/administrators/gaa-injury-benefit-fund.

The GAA Injury Benefit Fund is a Self-funded benefit fund funded entirely from GAA funds with no outside involvement. The GAA Injury Benefit Fund does not seek to compensate fully for Injuries sustained but to supplement other Schemes such as Personal Accident or Health Insurance.

The playing of our national games involves the risk of Injury and it is each individual registered player's responsibility to familiarise themselves with the terms and benefits

of the GAA Injury Benefit Fund. The Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified. The responsibility to ensure that adequate cover is in place lies with the individual member 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.

The guidelines for making claims under the GAA Injury Benefit Fund are strict and obtaining claims can take time. Please note that under the scheme the injured player must pay the medical costs initially and the GAA Injury Benefit Fund will reimburse these costs to the player thereafter. 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 Club's control and in some instances the delay can be several months.

The GAA has negotiated preferred prices for registered members attending participating hospitals and clinics. See page 10 of the Injury Benefit Fund document for a list and requirements, GAA Injury Benefit Fund.

Important

It is always recommended that players & coaches should have their own Personal Health Insurance. The GAA Injury Benefit fund is not an insurance policy.

GAA Team Manager(s) Responsibilities

Team Managers are required by **County Board** and **Coiste na nÓg** to use **Foireann Team sheets**.

Unregistered players are clearly denoted on team sheets and it is the Clubs position that Managers should not allow such players to take the field as the player is not eligible for injury cover under this policy (either through the GAA Injury Benefit Fund or the Club).

If the injury is sustained in an official game, then the Team Management is responsible for notifying the referee of any injured players immediately after the game. This must be done on the day/evening of the game as referees are instructed not to take details afterwards. **Please note that a Referees Report will be required as part of any injury claim to the GAA Injury Benefit Fund arising from an injury during a match.**

If the injury is sustained in an Official Training Session, an accompanying letter confirming injury signed by Club Chairman / Secretary may be required.

For every injury reported, the team mentor must email the Club Secretary within 48 hours, as the Club Secretary will need to validate any Injury Claim notified by a player/coach. Mentors are expected to follow up on player compliance and assist with form completion where needed.

Athy GFC Player & Coach Responsibilities

General

Any player/coach with Private Health Insurance (VHI, etc.) who wishes to claim against the GAA Injury Benefit Fund, will initially have to apply for costs under their own 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 Injury Benefit Fund will accept the claim.

A statement of account from your Private Insurer outlining their position on the claim will be required if you then wish to claim through the GAA Injury Benefit Fund.

Injury Fund Claims Process (New process for injuries from 1st June 2025)

Injured, players/coaches must report and submit and Injury Notification in their Foireann Account as soon as possible. Please note there is a 60-day time period within which the Injury must be registered in order for any claim to be eligible for the GAA Injury Benefit Fund. Once an injury has been registered, the Club Secretary will be notified by the GAA and requested to validate the injury.

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),

Exclusions and Conditions of this Policy

Injuries with County Teams:

- The Club is not responsible for any injuries occurring as a result of playing, training or coaching with any County Team or development squad.
- If you are injured while training or playing with the County, prior to returning to the club team, the Club Secretary must be informed, and you must be certified for return to play.

Late Claims:

- The onus is on the player/coach to submit their Injury Notification to the GAA Injury Benefit Fund via their Foireann Account in a timely manner and provide all relevant documentation to process a claim once contacted by the Claims processor.
- Failure to do so will result in the player/coach incurring costs.
- Late claims will not be entertained by the GAA Injury Benefit Fund.

Non-sanctioned matches or training:

- Where an injury occurs during an unsanctioned training session or match, the club will not be responsible for said injury.
- All challenge matches must be notified to the County Board in order to be officially sanctioned and included for cover under the GAA Injury Benefit Scheme.

GAA Injury Benefit Fund – Important Notice

- All Persons participate in Gaelic Games activities at their own risk.
- It is your own responsibility (or that of your parent / guardian) to have adequate health insurance cover in place in the event of an accidental injury whilst participating in Gaelic Games.
- If you do not have your own Personal Cover (Private Health Insurance, Personal Accident Insurance Cover), The GAA have the GAA Injury Benefit Fund in place to cover benefits which cannot be claimed elsewhere and is a benefit cover only.
- Athy GFC pay the team Injury Benefit Fund subscription fee to cover all club teams including Academy Group.
- If you have your own personal cover, you must submit a claim under that cover first and the Injury Fund will top up the shortfall to the fund benefit limits.
- You can find a copy of the Summary Document which is accessed via GAA.ie.
- You must be a current registered paid member of Athy GFC BEFORE the date of injury to avail of cover under the fund. If you have not paid your membership at the time of your injury you WILL NOT have a valid playing membership, and no claim can be logged for the Injury Fund benefit. In this instance, Sarsfields GAA will not be liable to cover any costs for any injury sustained.
- Players/Coaches are responsible for ensuring that they cooperate in providing all necessary documentation to resolve open claims.
- All Players (or their parent / guardian) & Coaches are personally responsible for ensuring they have paid their membership.

Key benefit details are as follows.

- Max benefit for otherwise unrecoverable medical expenses €5,500

- Max benefit for otherwise unrecoverable dental expenses €5,500
- Loss of Wages* – week 1 not covered, max €400 per weeks 2 – 26.
- The first €100 of any claim is not covered by the fund.

*Calculated on Net wages and less any entitlement to social welfare or other sick pay schemes.

- All Claims to the GAA Injury Fund must be notified within 60 days of the injury date. The injury date is day 1.
- If you think you or your child/dependent may have a claim under the fund you need to submit Injury Notification as soon as possible, via Foireann, to ensure the claim can be logged within the notification period.
- If the injury is not notified within 60 days your claim cannot be logged to the Fund and no cover or compensation will be available from either the GAA or Athy GFC

LINKS: [GAA Injury Benefit Fund](#)

2. Section 2 : Claim Procedure for Ladies Football.

This policy outlines the procedures for managing player injury claims, the areas covered under the player injury scheme and the responsibility of the player in managing claims. As stated in the LGFA Player Injury fund guidelines, the responsibility to ensure that adequate insurance cover is in place lies with each individual.

Player Injury Scheme

The LGFA Injury Benefit fund is not an insurance policy. The following extract is taken from the LGFA Injury Fund Guide

The LGFA Injury Fund is completely funded through the fees paid by registered members at registration each year. There is no insurer involved and it is not an insurance policy/scheme and should not be referred to as such. The Fund is not in place to cover every expense incurred due to injury but to assist in reimbursing expenses not recoverable elsewhere, such as private health insurance (VHI, LAYA Healthcare, Irish Life etc.) or Personal Accident insurance policies (Allianz Schools policy).

A Preliminary Injury Form must be completed in all cases.

What is the claims process?

Notification

All claims must be notified within 8 weeks of the injury date, regardless of the injury is considered serious or not. This can be done in 2 ways:

- Preliminary Claim Form – Should be submitted for any claim which is expected to exceed €200, treatment will not be completed within 8 weeks from the injury date or a claim where treatment is being pursued which requires prior approval. This form needs to be sent to injurykildarelgfa@gmail.com

- Injury Claim Form – For treatments which are completed within 8 weeks from the date of injury, does not require prior approval (as noted above) and is less than €200.
- Once a claim has been notified, the player/official has 2 years to submit the fully completed Injury Claim Form and original medical expenses.
- All claims are permanently closed after 2 years.
- As per Rule 74, any player that returns to sport will be considered to have completed all treatment necessary to be fit to return to sport and this will close their claim. However, where a player is medically directed to return to sport as part of a rehabilitation protocol they must follow the prior approval procedure to have the claim remain open.
- Any player that does not seek approval before returning to sport will have their claim closed. If it is found that a player returned to sport with prior approval and continues to seek reimbursement for expense after the date of return, this will be considered a fraudulent claim.

Prior Approval

Under the LGFA Injury Fund the following medical expenses are covered under the LGFA Injury Fund without prior approval:

- 90% of the first 6 physiotherapy sessions after injury
- GP Visits
- A&E visits (including emergency attendance to VHI Swiftcare/LAYA ExpressCare clinics, up to a maximum €100)

Any private treatment which a claimant is looking to have covered under the Fund – MRIs, private Xrays, consultations, surgery – requires prior approval by submitting a referral letter, on headed paper, from a medical doctor (GP, Surgical Consultant) with a request from the claimant to have the treatment considered for prior approval. Any follow-up attendances to VHI Swiftcare or other private health clinics these must be prior approved.

Where a member is covered by a private health insurance policy, prior approval must be sought for any private treatment which they wish the excess to be covered by the LGFA Injury Fund.

Dental Treatment is not considered private treatment, but you must submit a report from your dentist once you have been assessed.

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