



BENEFITS

Benefits \ Conditions may be altered from time to time at the discretion of CLG.

- 1) **Medical Benefit** – Otherwise unrecoverable inpatient* and outpatient* medical expenses are covered up to a maximum of €5,500.00 (This benefit includes cover for scans up to a limit of €300.00 per scan and post-operative physiotherapy \ treatments up to a limit of €320.00)

For the purposes of assessing claims under the GAA Injury Benefit fund, medical expenses* are defined as doctors' fees, consultation fees, surgery fees, hospital fees, prescription charges, injection fees, scans and post-operative physiotherapy \ treatments. **The first €100.00 of each and every claim is excluded. Where a claimant* has private medical insurance and makes a successful claim for benefit in that benefit is paid via their private medical insurance policy, the €100 excess on each and every claim will not apply on the claimant's claim.**

Please note that unrecoverable medical expenses will only be covered up to two years after the Injury date. For example, if the injury date is the 01/07/2026, unrecoverable medical expenses associated with the injury sustained on that date will only be covered up to the 30/06/2028. If a player returns to play after an injury and he is reinjured a new claim must be reported. In other words, a new claim must be submitted for every injury that occurs. Failure to do so may result in the non-payment of benefits.

Cover for unrecoverable medical expenses applies to treatment only within the Island of Ireland

There is no cover for pre-operative physiotherapy \ treatments (acupuncture, osteopath, massage therapy, strength and conditioning sessions, therapy sessions etc) or treatments of a pre-injury prevention \ post injury prevention nature. The only physiotherapy \ treatments that maybe claimed are for treatments that are post-operative i.e. physiotherapy \ treatment that takes place after a surgical procedure. In the absence of surgery, there is no cover for physiotherapy \ associated treatments.

For the purposes of the fund, surgery* is defined as treatment administered by a surgeon by the act of incision on an anaesthetised patient (whether conscious or unconscious) to investigate and \ or treat a condition to help improve bodily function that has been damaged or injured because of GAA playing activity. This does not include treatments using a local anaesthetic for injections or manipulation used in treating dislocations. Pre-injury prevention \ Post injury prevention treatment costs are specifically excluded from cover.

If you have cover under the Public Health System \ National Health Service, you must avail of cover under the appropriate system before seeking to submit a claim under the GAA Injury Benefit Fund.



If you have private medical insurance e.g., VHI, Laya Health Care, Irish Life Health, BUPA, Schools Insurance etc. or cover under any Personal Accident policy, a claim must be made with your private medical \ personal accident provider for both inpatient* and outpatient medical expenses*. Therefore, you must submit all your original medical receipts to your private medical insurer \ personal accident provider. Once you submit your original medical receipts, your private third-party medical insurer will assess your claim and provide you with an inpatient* \ outpatient* statement of account* clearly stating the benefits that they have covered or not covered. A copy of this statement of account* must be submitted under the GAA Injury Benefit fund.

- 2) **Dental Benefit** – otherwise unrecoverable dental expenses associated with the diagnosis and treatment of an injury up to a maximum of €5,500.00. **The first €100.00 of each and every claim is excluded. Where a claimant* has private medical insurance and makes a successful claim for benefit in that benefit is paid via their private medical insurance policy, the €100 excess on each and every claim will not apply on the claimant’s claim.**

Please note that unrecoverable dental expenses will only be covered up to two years after the Injury date. For example, if the injury date is the 01/07/2026, unrecoverable dental expenses associated with the injury sustained on that date will only be covered up to the 30/06/2028. If a player returns to play after an injury and he is reinjured a new claim must be reported. In other words, a new claim must be submitted for every injury that occurs. Failure to do so may result in the non-payment of benefits.

Cover for unrecoverable dental expenses applies to treatment only within the Island of Ireland

- 3) **Supplementary Hospital Benefit** – A claimant can claim for a stay in hospital* provided they are an in-patient for a minimum of 10 consecutive days, and they can claim for a maximum of 15 days. €400.00 per day is claimable.

- 4) **Loss of wages (applicable (a) to adults and (b) to youths who are in full time employment at the date of injury)** Employment* means permanent gainful employment of not less than 16 hours a week.

Otherwise, unrecoverable loss of basic nett wages* (i.e., excluding overtime, bonuses, unsociable working hours, commission, allowances etc.) payable up to 26 weeks but excluding the first week. Social Welfare \ Income Protection and / or other entitlements will be considered as recoverable income and will be deducted from the basic nett wage* figure. Benefit is payable for full weeks only and the maximum benefit payable per week is as follows:

- Weeks 1 - No Benefit
- Weeks 2 – 26 - Up to €400.00 per week