

Exclusions and Limitations

- 1) **Claims reported more than 60 days after the Injury date. The injury date is day 1.**
- 2) Claims reported with an incorrect date of injury to bypass the 60-day reporting condition.
- 3) If a claimant is not registered on the GAA Membership System Foireann as a registered member of the Association as per the Official Code at the date of the injury.
- 4) Injuries which occur while the claimant is training individually, via Online programmes, Zoom etc.
- 5) Injuries sustained outside the Island of Ireland.
- 6) All claims will be declined if the submitted medical section has been completed by someone other than a GP \ Consultant \ Dentist
- 7) Medical or dental treatment undertaken outside the Island of Ireland
- 8) Medical or dental expenses incurred two years after the date of injury.
- 9) Medical or dental invoices
- 10) Claims not reported using the mandatory Foireann claims notification portal.
- 11) If a unit fails to register their playing members for cover and pay the appropriate subscriptions by June 5, 2026, no claims will be considered for that unit for the corresponding year.
- 12) If a unit fails to register and pay for a playing member and an injury occurs to that player, there is no benefit available under the GAA Injury Benefit Fund.
- 13) Benefit is not payable to a member whose injury arises from:
 - a. Assault wherein the claimant has been the aggressor.
 - b. Intentional self-injury
 - c. Pre-existing physical \ medical condition or infirmity
 - d. The use of alcohol or drugs
 - e. Illness, disease, pregnancy
 - f. Post traumatic stress disorder, psychological or psychiatric medical condition.
- 14) Damage to or loss of personal effects, accommodation, travel expenses and sustenance.
- 15) Legal expenses.
- 16) Cost of completion of the medical section of the claim form.
- 17) If a claimant sustains an injury while participating in Hurling and he \ she is not wearing a helmet with a facial guard that meets the standards set out in IS355 or other replacement standard as determined by the National Safety Authority of Ireland (NSAI) as per the Official Codes, the claim will be declined.
- 18) If a claimant sustains an injury while participating in Gaelic Football and he \ she is not wearing a mouthguard as per the Official Code, the claim will be declined.
- 19) Any circumstances where the injury noted conflicts with the Official Codes and GAA Best practice guidelines issued.
- 20) Sick certificates \ Medical certificates are not acceptable for confirmation of period of disability.
- 21) Non-medical expense items such as gym equipment, gym memberships, orthotics, mouth guards, gum shields, injury medical supports, braces etc.
- 22) Covid 19 test expenses except where the test is requested by a medical facility ahead of an attendance for surgery.
- 23) Pre- operative physiotherapy and other associated treatments.
- 24) Pre-injury prevention and Post Injury prevention treatments are specifically excluded from cover.
- 25) Post-operative physiotherapy and other associated treatments which have not been medically prescribed by a GP \ Consultant.

- 26) Post-operative physiotherapy and other associated treatments that are greater than the limit of €320.00.
- 27) Cosmetic and elective procedures.
- 28) If a claimant goes against medical advice given by a doctor \ consultant \ dentist and subsequently is involved in playing activity and sustains an injury
- 29) If a claimant sustains an injury while playing on snow, ice or a pitch that was deemed unfit to play.
- 30) If a claimant sustains an injury while playing \ training during periods where such activity was advised not to be undertaken for example during weather warnings
- 31) If a player returns to sport, it effectively ends their existing claim. Therefore, if a player returns to play after an injury and he is reinjured a new claim must be submitted. 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.
- 32) Medical and dental expenses that are greater than the €5,500.00 fund limit.
- 33) Medical and dental expenses that are less than the €100.00 excess* except where the claimant has received benefit via his or her Private Medical Insurance for treatment in respect of the Injury which is the subject of the GAA Injury Benefit Fund Claim.
- 34) Medical and dental receipts that pre-date the date of injury.
- 35) Hospitalisation claims whereby the claimant is hospitalised for less than 10 consecutive days.
- 36) Loss of wages claims – overtime, commission, bonuses, unsociable working hours, allowances etc. are not covered.
- 37) Loss of wages claims whereby the claimant is unable to work for less than 14 consecutive days.
- 38) Loss of wages claims whereby the claimant is not in full time employment at the date of injury.
- 39) Loss of wages claims whereby the claimant is unemployed at the date of injury.
- 40) Loss of wages claims whereby the claimant is in receipt of sick pay for the duration of the period unfit to work.
- 41) Loss of wages claims whereby the duration of the period of unfitness to work has not been medically certified by a GP \ Consultant.
- 42) Loss of wages claims in excess of the Benefit Fund limit of 26 weeks less the 1st week excess.
- 43) If a third-party medical provider pays out a medical \ dental expense claim in respect of the claimant, the third-party medical provider may not seek reimbursement from the GAA Injury Benefit Fund.
- 44) Injuries sustained at unauthorised \ unofficial competitions, charity events, recreational activities, Dads and Lads, fundraisers etc.
- 45) If it is discovered during the assessment of the claim, that the claimant \ unit have sought to make a fraudulent claim under the GAA Injury Benefit Fund, the claim will be declined in its entirety.
- 46) If the affiliated unit has submitted an Injury Fund claim for which legal correspondence is also received in and it is discovered that the affiliated unit are in breach of the Liability Insurance Program, the Injury Fund claim will be declined in its entirety.
- 47) If it is discovered during the assessment of the claim, that the claimant \ unit have breached data protection legislation including the General Data Protection Regulation (GDPR) and Data Protection Act 2018, the Injury Fund claim will be declined in its entirety.
- 48) If a member \ non-member sustains an injury on the club premises, there is no cover for that injury within the terms of the GAA Injury Benefit Fund. 49) Injuries sustained to members \ non-members performing designated duties within the club.