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c. amann peile, iomáine agus camógalochta  
**naomh pádraig**  
st. patrick's g.a.a. club  
**celebrating 50 years 1961 - 2011**

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To all Members,

The GAA Injury Benefit Fund provides cover for registered members participating in an official fixture or an official supervised training session as part of a team registered with the fund.

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 and Personal Accident Cover.

If you have private medical insurance e.g. VHI, Laya Health Care, Irish Life Health etc. or cover under any Personal Accident policy, a claim must be made with your private medical provider for both inpatient, and outpatient medical expenses. Therefore, you must submit all of your original medical receipts to your private medical insurer. Once you submit your original medical receipts, your medical insurer will assess your claim and provide you with a statement of account 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.

When processing a claim through the Injury Benefit Fund, you have 6 weeks from the date of injury to process your claim.

The first €100 of each and every claim is excluded.

Medical expenses are covered up to a maximum of €4,500, this benefit includes cover for MRI scans up to a limit of €300 per scan.

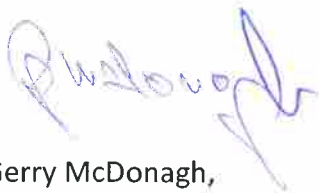
**Football & Hurling Physiotherapy** - The only physiotherapy treatments that may be claimed are for treatments that are post-operative i.e. physiotherapy treatment that takes place after a surgical procedure. In the absence of surgery, there is no cover for physiotherapy associated treatments. Post-operative physiotherapy treatments is covered up to a limit of €320.

**Camogie Physiotherapy** – 10 visits or €500 per player per policy year (whichever is less), subject to referral by a qualified medical practitioner. This is also subject to an excess of €125.

Dental Benefit – otherwise unrecoverable dental expenses up to a maximum of €4,500. The first €100 of each and every claim is excluded.

**Claim Process -**

- Inform Referee of injury sustained during official match, this will be recorded on official match notes.
- Inform claims officer of injury **ASAP**.
- Claim form must be complete and stamped by hospital / medical practitioner attended.
- All medical expenses must be paid for up front.
- All medical receipts relating to injury required.
- Maximum 6 weeks from date of injury to process claim.



Gerry McDonagh,

Secretary.

24 February, 2020.