

Clontarf Medical Expenses Policy (updated Dec 2018)

The club will provide reimbursement of A&E costs to members under the following conditions:

- Claimant must be a fully paid up member at Juvenile or Adult level when the injury occurs.
- Only injuries arising from participation in club activities (e.g. training / games) will be covered under this policy.
- Players and mentors should take all reasonable precautions to ensure injuries are minimised (e.g. wearing of helmets in hurling, gum shields, appropriate footwear).
- All injuries incurred during matches should be reported to the referee at time of injury.

A&E Claims

- One off A& E costs will be covered less the standard tax rate adjustment. VHI Swift Clinics and other Private Medical facilities will be covered under the policy but refunds will ONLY be up to but not exceeding the Public Hospital Fee level.
 - Ancillary costs arising out of private care attendance (e.g. x-rays, physiotherapy) will NOT be covered, nor will private medical consultations. See below for claim option on other costs.
- A&E claim form (downloadable from website) must be signed by the claimant (or guardian), mentor and the Adult Games or Juvenile Games officer before submission for reimbursement to Club Treasurer.
- Claimant should pay for A&E Cost and submit a completed claim form and relevant receipt in a reasonable time.
- Given it is possible to claim Tax relief on all Medical Expenses covered by this policy, the club will discount the payment to claimants by the standard tax rate. Claimants should seek reimbursement of the balance from the Revenue Commissioners in their annual tax return.

Other Claims

- GAA Medical Insurance policy will be used to cover serious injuries. Members should make themselves familiar with the scheme. ([Link here to player injury schemes please](#))
The claim must be lodged with the GAA insurers Willis within either 30/60 days of the injury (pending which GAA organisation claim is being made to); otherwise the claim will NOT be processed.
- All receipts must accompany the final claim, and must be completed by the treating medical practitioner. Important to review what each organisation cover and any excess applicable.
- Members should use Personal Medical Insurance where practicable and possible.

Derek Andrews is the club's Injury Claims Administrator so please make contact with him as soon as injury occurs.

Club Claims Administrator contact details:

Derek Andrews

Phone: 087-9000133

E-Mail: derek@andrewstax.ie

Appendix: Player injury schemes/insurance

The GAA and Ladies Board have an injury scheme/fund which is funded entirely from Club, GAA and/or Ladies Board funds. The scheme/fund are NOT an Insurance cover and do not seek to compensate fully for injury, rather lessen the hardship to players and officials. The scheme/fund supplement other schemes/insurance cover where applicable e.g. VHI, Aviva

The Camogie Board have a Personal Accident policy which can be taken out by Clubs – this is not compulsory but is in place for Clontarf's Players

Full details of the protections provided by each can be found

- GAA Injury Scheme www.gaa.ie/clubzone/gaa-injury-scheme
- Ladies Board Injury Fund www.dublinladiesgaelic.ie/contentPage/63241/injury_fund
- Camogie Board Personal Accident policy – www.camogie.ie/insurance.asp

Procedure for submitting claim

GAA Injury Scheme

- Report any suspected Injury
- Claim form can be downloaded from [here](#).
- The form must be filled out as soon as possible and given to our Club Claims Administrator who will forward to Willis the GAA claims administrators
- A claim must be registered with Willis within 60 days of an injury, otherwise the claim will not be processed
- When the treatment for the injury is completed, the remainder of the form must be filled in and given to our Claims Administrator, along with all medical bills
- Any queries or correspondence relating to a claim must be made through Club Claims Administrator
- Club Claims Administrator will ensure that all required Club and County Board signatures and documentation are completed
- Club Claims Administrator will also follow up with the player regarding any queries from Willis or any further information required
- Once a settlement cheque has been issued to the club, the Club Claims Administrator will organise for the settlement amount to be forwarded to the player

Note GAA Injury Scheme no longer covers physio treatment

Ladies injury fund

- Report any suspected Injury
- Claim form can be downloaded from our [here](#) or <https://ladiesgaelic.ie/club/injury-fund/>
- Preliminary forms must be submitted as soon as possible and given to the Club Claims Administrator, if private treatment is required seek permission before proceeding –see below
- The claim must be registered with the Co-ordinator in Head Office Rosemarie Coyle within 60 days of the incident otherwise it will not be processed
- The form must be signed by the injured player and counter signed by the Club Secretary as a declaration of authenticity (the signature of the Club Secretary will be dealt with by the Club Claims Administrator)
- When final claim is being submitted the claims documentation must accompanied with all supporting documentation (all documents must be originals – photo copies will not be accepted) – see dublinladiesgaelic.ie for full details of information required
- If Private Treatment (treatment that is paid outside of the public health treatment system) is required permission must be requested and must be supported by documentation from a Medical Practitioner giving the reason why private treatment is necessary.

- If a submitted claim is not fully documented, the necessary documents may be requested by the Co-ordinator, or declared void

All payments are made directly to the applicant

Camogie – Player accident scheme

- Report any suspected Injury
- Claim form to be downloaded from club website or <https://www.camogie.ie/insurance.asp>
- Summary of cover should be referred to ensure injury within scope of cover
- Claim forms should be submitted to the Club Claims Administrator who will submit to Willis who are the scheme administrators
- Notification must be submitted to Willis within 30 days of the injury

Payments will be to Claimant

Important

1. Claim forms should be given directly to Club Claims Administrator by the player and not to Team manager or mentor
2. Please always check the cover and any excess applicable

All teams should keep a copy of the appropriate Claim form and Brochures in the Medical kit bag. If a player needs to go for medical attention these should be given to him. The player can then get the doctor/dentist to fill out the Medical part of the form after he has been treated.

The mentor should ensure that the referee makes a note of any injury in his match report.