



Dunnamaggin GAA Club – Insurance Policy 2014

Each year when you pay membership, you will be registered as a member of the GAA. This automatically means that you are covered by the GAA Injury Scheme Insurance Policy. You can read the policy on the following internet site;

http://www.gaa.ie/content/documents/publications/insurance/GAA_Injury_Scheme_Effective_Oct1_2010.pdf

Given the size of our club and the costs associated with running our club and maintaining our facilities each year, the club is not in a position to provide any cover for any other expenses in excess of that set out in the GAA policy i.e. the cover provided in respect of cost of medical expenses and/or loss of wages and will be limited to the value set out in the GAA Injury Scheme Insurance Policy.

The only exception to this is that while the GAA insurance policy does not cover the first €100 medical expenses of an injury claim, Dunnamaggin GAA club will cover this part of all insurance claims. However, the club can only refund that €100 medical expense to a member once we are in receipt of an invoice. If a player is unfortunate enough to suffer more than one injury, the club will cover the first €100 in medical expenses arising from each injury.

If you suffer an injury whilst on club activity, the club can help you to make an insurance claim. In relation to any member who may have a part-time or full-time job and has a claim for loss of earnings resulting from an injury, the club can only make payment of wages to you once you have presented the club with all documents necessary to make a claim from the insurance company. When you advise the club of your intention to make a claim, you will be given a list of the documents required. The club can then pay you a maximum of €500 once all documentation has been received from you. Once the club receives payment from the insurance company, the club will retain the amount of money already paid to you by the club, and then the balance of the money paid out by the insurance company will be paid to you.

In respect of loss of wages, the GAA policy provides the following cover;

Week 1 – Nil

Weeks 2 – 4 – up to €200 maximum

Weeks 5-52 – up to €400 maximum

The club cannot pay any wages over the values set out above as per the policy. Please note that a member must be working a set minimum number of hours each week to be in a position to claim loss of earnings – details are on the above website.

Please also note that there is a time limit from the date of the injury within which a claim needs to be made. Therefore, if you do wish to make a claim, please contact our club Insurance Officer – Andrew O' Neill 087 9505173 - as soon as possible. If the deadline has passed, your claim will not be successful and so the club will not be able to make payment to you.

There are a number of insurance companies who offer additional insurance - if you do not think the GAA cover is adequate, you should put in place your own private cover.

If you have any questions, please contact any officer of the juvenile club or our club Insurance Officer – Andrew O' Neill 087 9505173.