

CLG Naomh Sheosamh Injury Policy

Club Membership must be paid annually prior to **any participation** in training or matches and if not paid you are not eligible to train, play or take part in any games or club activities. Only paid-up members are covered by The GAA Injury Scheme for injury sustained during training or matches.

When a player is injured at any official GAA training or matches:

- They should **IMMEDIATELY** inform the Manager **AND** the Club Secretary.
- If medical attention is required, this should be sought **immediately**.
- The Club Secretary will keep an ongoing record of all incidents reported to him.
- Once injured, a player must not resume training/matches until fully fit. Returning to active duty prematurely may lead to refusal by the Administrators to pay out for a subsequent related injury.
- Players with injuries which may require medical expenses and/or possible absence from work **MUST** complete the appropriate GAA Injury Scheme form (www.gaa.ie) with the required signatures and submit in hard copy to the Club Secretary within 45 days of the injury. The Club Secretary will ensure the forms are submitted to initiate a claim if appropriate. Outstanding documentation such as receipts or medical letters can be forwarded at a later date. Any person not doing this will **NOT** be eligible for reimbursement of expenses from the GAA Injury Scheme or CLG Naomh Sheosamh. Incidents brought to the attention of the club after 60 days cannot be sent to the GAA Injury Scheme.
- A copy of the Referee's Report must accompany each claim. If a player is injured during a match it **MUST** be brought to the attention of the referee at the end of the game so that it is in the referee's report. There must be a record of when and where the incident occurred. A referee's report for a match or a Managers report from a training session is required. For a claim to proceed to the GAA Injury Scheme there must be a record of when and where the incident occurred. If an incident is not reported to the match referee then a claim cannot be put forward to the GAA Injury Scheme, and the Club will not be held accountable for any medical expenses on foot of the incident. **It is the sole responsibility of the injured player/parent to ensure the initial incident/injury is recorded.**
- Hurling claims are covered only if the player is wearing an approved helmet. Football players must wear gum shields and claims for injuries to the mouth will not be covered if not worn. This applies to official and challenge games and training sessions.
- There is no cover for injuries sustained at unauthorised/unofficial competitions or training sessions.

Players and Mentors must take all reasonable precautions to ensure injuries are minimised (e.g., mandatory wearing of helmets, mouth guard and appropriate footwear).

ACUTE INJURIES:

Players should attend either: -

- Local Injury Unit, Ennis Hospital (8.00am to 8.00pm) 065-6863100.
- Your own GP or Shannon Doc 1850 212999
- Walk-in clinic, Bank Place, Ennis. Open 10.00 AM to 10.00 PM
- Accident and Emergency. Players are reminded that attending Accident and Emergency with a referral letter from their G.P. or Shannon Doc will reduce waiting times and will incur only the cost of the G.P. visit.

CLG Naomh Sheosamh agree to reimburse players G.P. fee/ShannonDoc fee (receipt required) for players injured at either official GAA training/matches, when appropriate receipts are presented to the Club Secretary. The Accident and Emergency Department charge (€100) will be paid in full only where it was deemed necessary to attend A&E directly and only where it cannot be reclaimed from your own insurance.

CLG Naomh Sheosamh will only reimburse fees to access the public health service. If a player opts themselves to attend a private Health Clinic (e.g. The Galway Clinic) then CLG Naomh Sheosamh will only reimburse the equivalent Emergency Department charge (i.e. €100). Players with private medical insurance may have cover to attend some of these clinics, but it is each player's responsibility to consult their own policy and perhaps contact the clinic prior to attending. For players wishing to claim against the GAA Injury Scheme and who also have private health insurance (VHI, Brennan's Insurances Personal Accident Scheme for school going children, etc.), a claim must be made to your private insurance before claiming against the GAA Injury Scheme. If the private policy covers the claim then that is the end of the matter. However, if there is excess on the private policy, which exceeds the claim, then the GAA Injury Scheme will accept the claim. **A statement of account outlining their position on the claim will be required from the private health insurer if you wish to claim through the GAA Scheme.**

PHYSIOTHERAPY:

- Please note that Physiotherapy is **NOT** covered under the GAA Injury Scheme.
- Physiotherapy is **ONLY** covered under the scheme following a surgical procedure and if an integral part of recovery as recommended by the surgeon (max €320 allowed).
- Subject to the approval of the Club Secretary and Team Manager, injured players are required to attend the club Physiotherapist, **Cathal O'Sullivan** for injury assessment. The first visit is covered by CLG Naomh Sheosamh and the Club will make a fee contribution of €20 per visit for a maximum of four further visits. The player will be responsible for the balance of the fee due for these four visits and the full fee for any subsequent treatments.
- If a player chooses to attend a physiotherapist other than Cathal O'Sullivan, then it will be at their own expense.

NOTE: Any player undergoing treatment or concerned over any aspect of the treatment (e.g., surgery) should contact the Club Secretary immediately, who will advise of the most prudent course of action. All players should familiarise themselves with the GAA Injury Policy (www.gaa.ie) and review its features, benefits and exclusions.

The Pupil Accident Policy operated by the schools (The Brennan Insurances Personal Accident Scheme for school going children) offers cover to pupils and we have found that claims under this scheme are much more efficient than under the GAA Policy. Parents interested in knowing more about the school policy should contact their son/daughters' school and find out if they have 24-hour cover, which means that accidents occurring while playing for CLG Naomh Sheosamh may be covered.

It will be assumed that players and the parents of juvenile players training with the club and putting themselves forward for team selection are familiar with the Players' Injury Scheme and our Club Policy on Player Injury. The GAA Scheme is NOT an insurance scheme. It is a benefit scheme for the purpose of giving an injured player a "dig out" if they have no other recourse for their medical expenses.

Robert Hurley
Chairman: Naomh Sheosamh

Tom Duggan
Secretary: Naomh Sheosamh