

Injury Fund

What is the Injury Fund?

The injury fund is an injury scheme and NOT an insurance scheme and does not seek to compensate fully for injury, rather to lessen the hardship to players and officials. The fund should supplement other schemes where applicable, i.e. VHI, Irish Life etc.

Rules pertaining to the injury fund are covered in the official guide from Rule 66 to Rule 90 and you should make yourself aware of these.

Who does the Injury Fund Cover?

The Injury Fund covers all playing members who sustain an injury in the following:

- a) an official competitive or challenge game
- b) an official and supervised training session

It also applies to Club Officers, Team Mentors and Match Officials (Referees, Umpires and Linespersons) if registered to the injury fund.

How is the Injury Fund funded?

The injury fund is funded by all playing members who pay registration fees, as well as some non playing members.

Fees are determined by Central Council and at present are as follows:

1. Adult – €25
2. Juvenile/U18 – €10
3. U10 – €5

What are the Benefits of the Scheme?

The fund will pay out the following amounts, once all relevant paperwork & prior approval has been received

1. Medical Expenses – €5,500, which includes GP Visits, Physio (6 Sessions @ 90%), MRI's, Consultant Visits & Surgery (once prior approved)
2. Dental Expenses – €3,000
3. Loss of Wages – A maximum €200 per week for a max of 20 weeks. Applies to all adult members but if you're a juvenile with a part time job, you must pay the adult rate in order to qualify.

How can I make a claim?

In order to claim for the benefits above, you must

1. Submit a Preliminary Claim Form within 8 weeks of getting injured regardless if it's serious or not, available on our website and it must be signed by all relevant parties, as per the form.
2. Private treatment (i.e. MRI's, Consultant visits & Surgery) must be prior approved in order for us to reimburse you.
3. Physio & GP visits are not considered private treatment, and will be refunded once you have submitted your Preliminary Claim Form within 8 weeks of the date of injury. (*Physiotherapy is required to be carried out by individuals with an appropriate third level qualification*).
4. Dental Treatment is not considered private but you must submit a report from your dentist once you have been assessed.
5. Once you have completed all your treatment, you must then submit the Full Claim Form, along with all your paid original receipts (no photocopies) to Rosemary Coyle, LGFA, Croke Park, Dublin 3
6. To claim for loss of wages;
 1. Your employer sign & stamp your Full Claim Form and
 2. Submit your last 4 payslips and
 3. Submit a statement of any social welfare payments.
 4. Medical Cert from your GP
7. Claims will be checked and verified. You have one year from date of injury to activate the claim and two years to complete claim process.
8. A cheque will be issued to the player/guardian. No third party cheques will be issued.

What is the Procedure if a Player requires Private Treatment?

Private treatment is considered to be treatment not provided by the public system i.e. HSE or NHS.

If you require treatment outside of the public system, we will require the following documentation in original format posted to the office in Croke Park prior to your visit in order to financially reimburse your expenses:

1. Medical Letter of Referral from your GP, to say he/she has accessed you and is referring you on for an MRI or Consultant Visit.
2. A letter from you the player requesting financial permission for this visit.
3. A letter from a consultant for any further private treatment.

If we do not receive the above pieces of information, along with your Preliminary Claim Form prior to the treatment, then we will not be in a position to reimburse you for these expenses.

Is there any exclusion from the Injury Fund?

Travel expenses, prescriptions and medical aids are NOT covered under the injury fund.

The scheme shall not apply in the case of a player/official:

- Who is injured during a game as a result of an assault wherein the claimant has been the aggressor
- Whose injury arises from a pre-existing physical defect or infirmity or from the use of alcohol or drugs
- Players who do not wear mouth guards.
- Who may be pregnant, suffering from concussion etc, any player who plays in this condition is entirely responsible for any consequences that may arise.
- Protective equipment needs to be medically prescribed by your doctor who is aware that it will be worn to play Ladies Gaelic Football and not pose a hazard to other players, then there is no issue with the wearing of same from the LGFA Injury Fund point of view.
- Any person who requires corrective eyewear to participate in Ladies Gaelic Football should consult with their optometrist and review options to ensure safe participation.

- Tell your optometrist of your plans to play Ladies Gaelic Football. He or she will be able to fit you with glasses that use durable, unbreakable polycarbonate for the lens
- You will also need to ensure your frames for sports glasses are as durable as the lenses

Who do you Contact in Relation to the Injury Fund Scheme?

Rosemary Coyle

Croke Park,

Dublin 3

Email: Rosemary.Coyle@lgfa.ie

Tel: (01) 836 3156