



## **CARBERY RANGERS CLUB INJURIES POLICY 2019**

In order to implement and fully commit to this Policy it is essential that all Members, Players, Parents / Guardians, are made, and kept, fully aware of our Club Policy in respect of Injury Claims.

Carbery Rangers GAA Club operates an Insurance Policy under the GAA Player Injury Scheme ( currently administered by Willis ). The guidelines for making Claims under the GAA Scheme are strict and it should be noted that processing and finalising Claims can take considerable time.

Carbery Rangers GAA Club can only make payments to players on foot of Claims after the GAA Insurance Scheme has reimbursed the Club in respect of those Medical Expenses.

Any player who wishes to make a Claim against the GAA Insurance Scheme and who also has Private Health Insurance ( VHI, LAYA, Aviva, Garda Medical Aid, etc. ) may do so, but in all cases you must first Apply under your own Private Health Policy.

If your Private Health Insurance Policy covers your Claim then there is no further action required. Should there be an Excess on the Private Policy which exceeds your Claim, then the GAA Injury Scheme will accept your Claim. A Statement of Account from your Private Health Insurers which sets out their position on the overall Claim will be required if you wish to further your Claim through the GAA Scheme.

Routine Physiotherapy is not covered through the GAA Player Injury Scheme.

Injuries brought to the attention of the Club after the expiry of 60 days cannot be forwarded to the Insurance Company.

The Excess on the Scheme is currently set at €100. This Excess will be covered by the Club and the Player, Parent or Guardian will not be out of pocket.

Only fully paid up members can avail of injury scheme.

- **All injuries to be reported and supported by all necessary documentation. If injury happens in an official game must be mentioned in referees match report.**
- **Original Receipts only will be accepted.**
- **Willis Insurance Claim form to be fully completed.**
- **All treatment to be known about by relevant team mentors and appropriate club officer.**
- **The physio treatment (or rub) should be prior approved by team mentor and club officer and carried out by approved person.**
- **The club will cover 50% of the cost of rubs, the player to pay the other 50% at the time of treatment.**
- **Treatments from unauthorised club approved physios, doctors, etc will not be reimbursed without prior approval.**
- **Club approved medical personnel are as follows: Dr. Ivan Martin, Sinead O'Regan.**

Any other medical expense which cannot be reimbursed by the player injury scheme or the club, a MED 1 should be filled in to claim relief.

**All injuries have to be logged immediately by emailing our club secretary on [secretary.carberrangers.cork@gaa.ie](mailto:secretary.carberrangers.cork@gaa.ie)**