



# Cumann Conn Mag Aoidh Gleann Fhreabhail

## Serious Injury Protocol

Author: Con Magees Executive  
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## Document Control

Version	Date	Author	Reason for Change	Status
001	May 2012	Club Exec	Introduction of Policy	Draft
002	May 2012	Club Exec	Some changes needed	Approved
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## 1. Introduction

**Risk** is an inherent factor in sport, as in life. When members voluntarily take part in **Club Activities**, they accept the risks that such participation may bring. Legal representation is not required and there is strictly no Legal Expenses Cover amongst the benefits provided.

**The Injury Scheme** does not seek to compensate fully for injury but to supplement other schemes such as **Personal Accident or Health Insurance**. The Scheme only provides cover for unrecoverable losses up to the limit specified under the scheme – currently €5200<sup>1</sup>.

**Ultimately**, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his/her specific needs.

This protocol has been developed in order to provide guidance to all club members on the treatment of injuries sustained while playing for the club and also to accredited club personnel performing designated duties in connection with the activities of the club.

## 2. Conditions

Only fully **paid up** members of **Con Magees GAC, Glenravel** will be eligible.

- Accidental injuries sustained whilst playing for the club in an official match, or a supervised club training session, are covered.
- **Long-standing and work-related** injuries are **NOT** applicable
- **Injury sustained while playing other sports** or playing for other institutions (eg school/college) are **NOT** covered
- Only **medical and dental expenses** are payable under this fund.
- Post Operative physiotherapy is funded.

The **Club** will not be responsible for the recovery of any expenses if the relevant paperwork has not been completed properly and returned to the **Club Secretary** in adequate time to register the claim

Prior to attending their consultant post MRI scan (or pre surgery assessment) the claimant agrees to discuss with their surgeon:

- o cost of operation & after-care consultation(s);
- o options for private and NHS routes e.g. timeline to operation in both cases;

and they **should not agree to proceed** with surgery until they have put arrangements in place for paying this amount.

The GAA Injury Scheme pays out up to a maximum of €5200 upon production of receipts (& supporting documentation) for surgery

- **Medical Costs** The first port of call for the member is to investigate if any necessary procedure or part thereof can be undertaken thro NHS. If the member has medical insurance a claim must be made with the medical provider. Otherwise, unrecoverable medical expenses are covered up to a maximum of €5200<sup>1</sup> upon injury being logged in the GAA injury portal and receipts being produced (plus other documents as necessary, e.g. player/club declaration). (This benefit includes cover for MRI Scans up to a limit of €300 per scan and post operative treatment up to a limit of €320. *The first €100 of each and every claim is excluded.*

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<sup>1</sup> (please see Section 5 below - important Additional Notes).

- **Dental Costs** As above, regarding private medical insurance. Otherwise unrecoverable dental expenses up to a maximum of €5200. The first €100 of each and every claim is excluded.

### 3. Injured Player/Member's Responsibilities

#### Initial Stages

1. You **must** report your injury **IN WRITING / ELECTRONICALLY** to the **Club Secretary** immediately including relevant details of the injury, how it occurred and when..
2. You **must** report your injury to your **G.P.** and obtain guidance as to treatment route they recommend
3. The **Club Secretary will register the injury on the GAA Injury System. THIS MUST BE DONE BEFORE ANY PAID TREATMENT COMMENCES**

**IF THE ABOVE STEPS ARE NOT FOLLOWED AND COMPLETED WITHIN 60 DAYS FROM THE DATE OF THE INJURY, THE CLUB WILL HAVE NO COMMITMENT OR OBLIGATION TO COVER ANY EXPENSES**

#### Follow-up stages

1. You will need to understand and provide details of the expected course of treatment using the following format:

Description of Treatment	Date	Expected cost
??		

2. You will need to provide the date that treatment will be completed
3. At consultation, you **must not agree to proceed** with surgery until you have put arrangements in place for dealing with the costs of the procedure.

### 4. Con Magees' Club Responsibilities

1. The **Club Executive** will support the player in registering the injury and following up through the GAA Injury Portal for recovery of funds up to maximum of €5200.
2. The **Club Secretary** will obtain the referee's official match report (or draft a supporting letter if the injury occurred during official training)
3. The **Claim** will be registered by the club secretary on the GAA Injury Portal system as soon as the paperwork has been returned
4. All receipts and invoices must be returned to **Club Secretary for logging on the GAA Injury Portal system..**



## **5. Important Additional Notes:**

The injury scheme is funded entirely from Club and GAA funds with no outside (e.g. insurance) involvement. DWF have been retained as professional claims handlers, and have responsibility for the day to day operation of the scheme.

The GAA Injury Scheme policy defines an upper limit of €5200 per claim which is the maximum figure Con Magees can recover for the player in respect of any claim under the terms of the scheme. As outlined in section 2 (above), responsibility lies with the injured member to clarify arrangements to recover any potential additional expenses beyond this €5200 recoverable limit.

Con Magees Executive may be sympathetic, for example, in support of a fund raising venture the injured member may come up with to cover related costs. In this instance, arrangements must be discussed with the Club Secretary and agreed by the Executive Committee.