



Policy Document

Con Magees Glenravel GAC

143 Glenravel Road, Cargan
Ballymena, Co Antrim, BT43 6RA
United Kingdom

Website
<http://conmagees.com/>

Email
treasurer.conmageesglenravel.antrim@gaa.ie

Cumann Conn Mag Aoidh
Gleann Fhreabhail

Serious Injury Protocol

Author: Con Magees Executive
Version No: 004
Status: Approved
Date: May 2024





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
003	August 2013	Club Exec	Some changes needed (for clarity)	Approval Pending
004	August 2013	Club Exec	Some changes needed (for clarity)	Approved
005	May 2024	Club Exec	Updated limits/payments	For approval



Contents

1.	Introduction	4
2.	Conditions.....	4
3.	Injured Player/Member's Responsibilities	5
4.	Con Magees' Club Responsibilities	5
5.	Important Additional Notes:.....	6



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 €5200¹.

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.
- **No monies** will be paid directly to the injured player.
- Post Operative physiotherapy is funded.
- The **Club** will not cover 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 spoken with Secretary & Treasurer post this meeting to discuss and agree costs and put arrangements in place for paying any amount over the €5200 threshold.
- The claimant is fully responsible for any costs above the €5200 threshold and by accepting this SIP document agree to this condition.
- In the event that the total bill is likely to be in excess of **€5200**, the injured club member must meet with the **Club Secretary and Treasurer** to organise payment of excess.
- The decision of **Con Magees GAC, Glenravel, Executive Committee** is final on all claims.
-
- **Medical Costs** The first port of call for the member is to investigate if any necessary procedure or part thereof can be undertaken through 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 €5200¹ (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. A maximum benefit of €40 per any one treatment applies). *The first €100 of each and every claim is excluded.*

¹ (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** to the **Club Secretary** immediately.
2. You **must** obtain an **insurance claim form** – this can be downloaded from the website www.gaa.ie, alternatively, a paper copy can be obtained from the **Club Secretary**.
3. You **must** report your injury to your **G.P.** and have them complete the relevant sections of the form.
4. You **must** complete the relevant sections of the form and return the completed form to the **Club Secretary who will register the injury on the GAA Injury System**

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 spoken with the Secretary & Treasurer post this consultation meeting to discuss and agree costs (and put arrangements in place for dealing with any amount over the €5200 threshold, where appropriate).
4. In the event that the total bill is likely to be in excess of **€5200**, you must meet with the **Club Secretary and Treasurer** to discuss arrangements payment (please see Section 5 below - important Additional Notes).

THE CLUB HAS NO OBLIGATION OR RESPONSIBILITY FOR COSTS BEYOND €5200

4. Con Magees' Club Responsibilities

1. The **Club Executive** will make a decision as to the financial commitment it can make based on the information provided. For example, if **MRI scans** are advised or if there is a requirement to seek an appointment with a consultant/specialist, the **Club Treasurer MUST** be informed and the **Executive Committee** will make a decision. The club member should never assume that the **Club** will 'stand over' any of these bills – prior approval must first be obtained from the **Club Treasurer/Executive**.
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 with **DWF and Croke Park** as soon as the paperwork has been returned.
4. All receipts and invoices must be returned to **Club Treasurer**.



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 in respect of any claim under the terms of the scheme. This is therefore the maximum amount that Con Magees is permitted to underwrite for any Club Member whilst their insurance claim is being processed². As outlined in section 2 (above), responsibility lies with the injured member to clarify arrangements to cover any potential additional expenses beyond this €4,500 limit prior to medical procedure. Con Magees Executive may be sympathetic, for example, in support of a fund raising venture the injured member may come up with to cover Insurance related costs over and above the €5200 limit. In this instance, arrangements must be discussed with the Club Secretary and Treasurer and agreed by the Executive Committee.

² Con Magees shall underwrite costs at the Sterling equivalent based on the currency exchange rate at that time.