

KILTIMAGH GAA CLUB

IMPORTANT NOTICE TO ALL PLAYERS Player Injury Scheme

Risk is an inherent factor in sport, as in life. When members voluntarily take part in GAA activities they accept the risk that such activities may bring. However, the GAA operates an injury scheme which is entirely funded from Club and GAA funds with no outside (eg insurance) involvement. There is no legal obligation on the GAA to provide such a scheme and it is a limited scheme with limitations on the benefits provided. The injury scheme does not seek to compensate fully for injury but to supplement other schemes. The scheme only provides cover for unrecoverable losses (ie losses that are not covered by other insurance such as private health insurance or personal accident insurance) up to the limits specified in the scheme [for example the benefit is limited to a maximum of €4500.00 (€5,500.00 under the LGFA Fund) for otherwise unrecoverable medical expenses – **Please read the full details of the GAA INJURY SCHEME at www.gaa.ie and at www.ladiesgaelic.ie).**

There is also some limited cover for loss of earnings while unable to work due to the injury. There is strictly no legal expenses cover amongst the benefits provided. It is strongly recommended that all players have appropriate medical/health insurance/personal accident cover commensurate with his/her specific needs.

Please note that it is a matter for each individual player to ensure that he/she has appropriate medical/health insurance/personal accident cover in place for his/her individual circumstances. It will not be possible for the Club make up any shortfall that may occur between the actual loss/cost to a player arising from an injury and what that player may recover from the Player Injury Fund.

Attention is also specifically drawn to the requirement all players to wear mouthguards/gumshields when participating in all GAA activities. Damage/injury to teeth/mouth will not be covered under the Player Injury Scheme unless the player had been wearing a mouthguard at the time.