# LGFA Injury Fund Policy



## Injury Fund

### What is the Injury Fund?

The LGFA Injury Fund is an injury fund, set up to assist members with some reimbursement for medical expenses incurred due to an injury sustained during ladies Gaelic football. It is NOT an insurance policy. There is no insurance company involved in any way with the Fund and therefore there is no insurance policy number associated with the LGFA Injury Fund.

There is no legal obligation on the LGFA to administer such a Fund. It is the responsibility of all members to ensure that they have sufficient financial resources for any treatment they wish to pursue due to an injury. If a player is covered under another source, they must claim through that source first – i.e., private medical insurance (VHI, LAYA, Irish Life) or School Insurance.

**The full terms of the LGFA Injury Fund are included in the LGFA Injury Fund Guide. It is the player's responsibility to ensure they are aware of and follow the terms of the LGFA Injury Fund. If the terms of the LGFA Injury Fund are not followed, any treatment the player undergoes may not be covered for reimbursement by the LGFA Injury Fund.**

### 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 via the Optional Injury Fund payment option.

### What are the Benefits of the LGFA Injury Fund?

The LGFA Fund covers the following maximum benefits, provided the correct terms and conditions are followed as noted below;

Medical Expenses – €5,500

Dental Expenses – €3,000

Loss of Wages – A maximum €200 per week for a max of 20 weeks for Adult Members only

Juvenile members (U-16-U-18) who wish to be covered for Loss of Wages must pay the Optional Injury Fund Top-Up Payment of €15 to qualify.

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**What is the claims process?**

**Notification**

All claims must be notified within 8 weeks of the injury date, regardless of whether the injury is considered serious or not. This can be done in 2 ways:

- Preliminary Claim Form – Should be submitted for any claim which is expected to exceed €200, treatment will not be completed within 8 weeks from the injury date or a claim where treatment is being pursued which requires prior approval.
- Injury Claim Form – Should be submitted for treatment which is completed within 8 weeks of the date of injury, does not require prior approval (as noted below) and is less than €200 in total.

**Prior Approval**

Under the LGFA Injury Fund the following medical expenses are covered under the LGFA Injury Fund without prior approval:

- 90% of the first 6 physiotherapy sessions after injury
- GP Visits
- A&E visits (including emergency attendance to VHI Swiftcare/LAYA ExpressCare clinics, up to a maximum €100)

Any private treatment which a claimant is looking to have covered under the Fund – private scans, consultations, surgery – requires prior approval by submitting a referral letter, on headed paper, from a medical doctor (GP, Surgical Consultant) or registered physiotherapist with a request from the claimant to have the treatment considered for prior approval. Any follow-up attendances to private urgent care clinics must be prior approved.

Where a member is covered by a private health insurance policy, prior approval must be sought for any private treatment which they wish the excess to be covered by the LGFA Injury Fund.

Dental Treatment is not considered private treatment, but you must submit a report from your dentist once you have been assessed.

**Assessment**

Once all treatment is completed or a player has reached the maximum approved expenses (Medical Expenses: €5,500 / Dental Expenses €3,000), a fully completed Injury Fund Claim Form and original paid receipts must be posted to:

LFGA Injury Fund

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Croke Park
Dublin 3
D03 P6K7

All documents received will be assessed against the claim file to verify the information provided and any prior approval provided.

**Medical and Dental Expenses**

Medical and Dental claim must be submitted with the following:

- A fully completed Injury Fund Claim Form – signed by the player/parent, coach, club and county secretaries.
- Original medical receipts or original dental receipts with a breakdown of the treatment expenses.

**Loss of Wages**

Loss of Wages claims must be submitted only once certified fit to return to work, and the following must be submitted by post to the address above:

- Fully completed Injury Fund Claim Form with Section C completed and stamped by your employer
- Your last 4 payslips prior to injury
- The statement from Social Welfare confirming a claim was made and any or nil benefit provided
- A medical certificate from a medical doctor confirming the full timeframe that you were unfit to work and the date you returned to work

**Who do you Contact in Relation to the LGFA Injury Fund?**

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|---|---|
| Dearbhla Brown | Email: injuryfund@lgfa.ie Tel: (01) 865 8642 |
| Declan Conlon (Club Secretary) | Email: Secretary.drominteestpatricks.armagh@gaa.ie |
| Aidan Rice (Club Insurance Officer) | Email: info@aidanricemortgage.com |

**Club Chairperson**

Signed: _____ Date: _____

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**Club Secretary**

Signed: _____ Date: _____