

## Submitting an Injury Claim

In the event of a player sustaining an injury the following procedures must be adhered to:

- Inform the referee of your injury and give the referee your name. If the injury only becomes apparent after the match then inform your manager immediately who must contact the referee with your name and details of your injury in order to have it submitted with the referees match report. If the injury is sustained at training inform your manager. The manager will then inform the relevant club personnel.
- A player must attend a doctor or dentist in order to validate an injury claim **(please read exceptions and limitations below)**. A GP or hospital/private clinic doctor will suffice.
- **The Injury form must be submitted to Willis within 60 days of the injury** irrespective of whether or not the injury treatment is complete. Failure to comply with this will render the claim null and void. **In order to meet the 60 day requirement, all injury claims must be submitted to the club for processing within 45 days of the injury, to allow sufficient time for both the club and county board to process and forward to Willis.**

## The Injury Claim Form.

### 1. Submitting a Claim for Medical Expenses only

Section A must be completed with your details. A player must indicate if he has medical insurance as failure to do so for a player who has medical insurance will only delay the processing of the claim. On page 2 click the medical expenses box, and fill out the date of the injury the opposition and give a brief detail of the injury. If the injury was sustained at training write “training” for the opposition, in such circumstances the club secretary will submit a covering note stating that the injury was sustained at an official club training session.

Section E must be completed by the doctor/dentist that attended to the injured player. Hospitals/Clinics will fill out for the form for the doctor who attended to you retrospectively. Section E must contain the players name and address, the doctor’s diagnosis and the treatment administered/prescribed. The form must be stamped with the Doctor’s/Hospital/Clinic stamp. Failure to comply with any of the above will result in the claim being returned. **Under the GAA scheme, a submitted claim form cannot be retrospectively amended**, instead a letter on headed paper is required to cover the amendment, so it is mandatory that the form is correctly and in full when being submitted to avoid delay.

Players with medical insurance must make a claim with their health insurer before submitting the claim to Willis, irrespective of the plan or cover they have. Please keep copies of your receipts to submit to Willis. The health insurer will provide a statement of account for the expenses submitted. **Failure to supply a statement of account from your health insurer will prevent the claim from being settled by Willis.**

**Section F must be signed and dated by the player in the claimant's declaration.** The Club secretary will sign and date Section F as appropriate and include the player's membership number. The County secretary will sign accordingly and include a copy of the referee's report confirming the injury.

## **2. Submitting a Claim for Loss of Wages**

Benefit is payable for full weeks only and the first week is not covered. Social Welfare/Income Protection and/or other entitlements will be considered as recoverable income and will be deducted from the basic net wage figure.

Section A must be completed as in 1.

**Section B must be completed for self-employed people only** with a letter from your accountant (including the accountant's registration number) stating your weekly wages as well as details of any claim with the Dept. of SC&FA.

**Section C must be completed for employed people only.** Loss of Wages Certification must be completed by the player's employer and signed by the player's HR manager and stamped with the company stamp. If the company does not have an official stamp then a letter from the HR manager on official company headed paper confirming the details of Section C will suffice. A letter from the player's employer stating his weekly wage or 3 recent pay slips must be submitted with the claim.

Section D must be completed by the player's local Dept. of SC&FA office irrespective of whether or not he has been in receipt of benefit. The form must be stamped by the Dept. of SC&FA.

Section E and Section F must be completed as in 1. If the player has not yet returned to work the doctor can give an estimate of when he/she expects the player to be fit for work. If the player is unfit to return to work on the estimated date then he must get a doctor's certificate from the attending doctor with a revised date of when he will be fit to return to work.

An injured player can claim for loss of wages before he returns to work provided all of the above requirements have been complied with and can continue claiming on a weekly basis once a doctor's cert is submitted for each week.

## **Exceptions and Limitations**

The first €100 is exempt from any claim under the GAA Players Injury Scheme and it does not cover physiotherapy expenses except for post-operative physiotherapy. If a player wishes to make a claim for non-post operative physiotherapy expenses he should submit a claim using the club's players supplementary injury scheme. The same applies for doctor/dentist/hospital claims of €100 or less.

**Post operative physio is covered up to a maximum of €320 with a maximum of €40 per treatment, provided the player obtains a letter from the doctor on headed paper stating that post-operative physio is recommended.**

There is a limit of €4,500 for any single claim.