



ÉIRE ÓG an Aonach

Cumann Iomán agus Peil

Aonach, Co. Thiobráid Árann

website: [www.nenagheireog.com](http://www.nenagheireog.com)



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**NENAGH ÉIRE ÓG HURLING & FOOTBALL CLUB  
POLICY ON EXPENSES FOR CLUB PLAYERS WHO ARE PART TIME / SEASONAL  
EMPLOYEES AND ARE NOT ELIGIBLE UNDER THE GAA INJURY BENEFIT FUND  
Effective from 1st June 2023 – 31st May 2024**

**This policy only applies for players who are fully paid up Club Members.**

The purpose of this Club Policy is to support both adults and our youths who are in part time or seasonal time employment at the date of injury and are not covered by the GAA Injury Benefit Fund. This policy is a support mechanism only for those who have a significant burden due to their loss of earnings while out injured i.e. a college student saving for their future education. Cash claims cannot be entertained. The fund is capped at €2,000 per annum and will only be extended for exceptional hardship cases and with the Club Executives approval

**The playing of Gaelic Football, Hurling, Handball and Rounders involves the risk of Injury and it is each individual registered player's responsibility to familiarise themselves with the terms and benefits of the GAA Injury Benefit Fund and the Club Supplementary Programme.**

As with all communications issued out on such Funds, it is not an insurance policy but a Supplementary Funding Policy Programme in place to assist as per the terms and benefits as set out in this summary document.

The club welcome this additional policy document as it is important that an agreed process is available for all players and they are aware of the benefits that are available for them to apply for in the event of them incurring an injury.

Like all policies there are strict guidelines and procedures that the club must follow for a player to avail of the appropriate funding.

Yours in Sport

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John Tooher  
Chairperson  
Nenagh Éire Óg Hurling & Football Club

**DATE: 8th August 2023**



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## Important Note

We again remind all, that the playing of Gaelic Football, Hurling, Handball and Rounders involves the risk of Injury, and it is each individual registered player's responsibility to familiarise themselves with the terms and benefits of both the GAA Injury Benefit Fund and the Club Supplementary Funding Programme.

**Each player needs to ensure that they have adequate cover in place to meet their own individual needs and personal circumstances. The GAA Injury Benefit Fund is only in place to cover benefits which cannot be claimed elsewhere and is a benefit cover only.** Members should not use the fund as their only recourse or be dependent on the fund to compensate them fully for any losses associated with the injury sustained.

The benefits outlined in the GAA Injury Benefit Fund Summary Document apply to all players. The only stipulation for the loss of wages benefit as noted in the summary document is that the player must be working at least 16 hours per week prior to the injury date in order to be eligible to claim for benefit.

### **The following Benefits \ Conditions as per GAA Injury Benefit Fund apply to all players**

- 1) **Medical Benefit** - As per central GAA Guidelines
- 2) **Dental Benefit** – As per central GAA Guidelines
- 3) **Supplementary Hospital Benefit** – As per central GAA Guidelines
- 4) **Hospitalisation** – As per central GAA Guidelines

### **Benefits - Benefits \ Conditions as per Club Supplementary Policy Funding Programme may be altered from time to time at the discretion of the Club Executive**

- 1) Travel expense: These will be paid on a discretionary basis of maximum of 25 cents per mile
- 2) Loss of wages (applicable to both adults and to youths who are in part time or seasonal time employment at the date of injury)
- 3) The Club benefits are only applicable once a claim is reported to the Club Secretary within 60 days of the Injury date. The injury date is day 1. Any claims reported more than 60 days from the Injury date will be declined for cover and no appeals considered.
- 4) This policy is a support mechanism only for those who have a significant burden due to their loss of earnings while out injured e.g. a college student saving for their future education.

5) Cash claims cannot be entertained.

6) The fund is capped at €2,000 per annum and will only be extended for exceptional hardship cases and with the Club Executives approval

7) This type of Employment means of not less than 16 hours a week. Otherwise, unrecoverable loss of basic nett wages (i.e., excluding overtime, bonuses, unsociable working hours, commission, allowances etc.) will be set at €50 per day with maximum yearly payment of €500 to anyone individual.

8) For a loss of wages claim to open the injured player must provide the club with a letter from his attending GP \ consultant confirming that he will be unable to work as regards the injury sustained and an estimate of the expected period out of work. Once received by a dedicated Club Officer, a loss of wages claim will open at that stage.

9) As part of the assessment of the loss of wages claim, a claimant may be requested to go for an Independent Medical Examination.

**Loss of Employee Wages Claims – Club Claims must receive the following:**

- 3 official payslips dated prior to the date of injury or a letter from the injured member's employer on official company headed paper confirming the injured member's basic nett weekly wage.
- A letter from the employer's accountant if no company stamp available in employer section or if there appears to be a family connection (Employee/Employer).
- Loss of Wages claims are only applicable to those who are in part time/ seasonal employment at the date of injury. Employment means gainful employment of not less than 16 hours a week.
- The claimant must be unable to work for a minimum of 14 consecutive days.
- Items such as overtime, bonuses, unsociable working hours, allowances etc. are not covered. If the claimant is receiving full sick pay from his employer, a loss of wages claim cannot be considered as the fund only cover's the loss of basic nett weekly wage.
- Please note that loss of wages payments can only be issued up the date that the doctor has completed and signed the medical section on the condition that there is a minimum of 14 days from the date of injury until the date on which the doctor signed the medical section.

**THE END**