

**An in-patient statement of account**

Relates to a claim made for example surgery or overnight stay in hospital. This is usually dealt directly between the private health insurer and the hospital. The private medical insurer will provide a statement detailing the claim and a copy of this must be provided when requested.

**An out-patient statement of account**

Relates to any out- patient treatment received for example G.P visits, Consultant visits, MRI Scans, post-op physiotherapy etc. The claimant must make this claim directly through their provider by submitting all original medical receipts. The private medical insurer will provide a statement detailing the claim and a copy of this must be provided when requested.

**Medical Expenses**

Defined as doctor’s fees, consultation fees, surgery fees, prescription charges, injection fees, MRI Scans, and post-operative treatments.

**Surgery**

Defined as treatment administered by a surgeon by the act of incision on an anaesthetised patient (whether conscious or unconscious) to investigate and \ or treat a condition to help improve bodily function that has been damaged or injured because of GAA playing activity. This does not include treatments using a local anaesthetic for injections or manipulation used in treating dislocations.

**Excess**

Shall mean the first amount of a claim expressed as a monetary amount which the claimant must bear.

**Hospital**

Shall mean any establishment which is registered or licenced as a medical or surgical hospital in the country in which it is located and where the claimant is under the constant supervision of a qualified medical practitioner.

**Employment**

Shall mean permanent gainful employment of not less than 16 hours a week at the date of the injury.

**Basic Nett Wages**

Shall mean in the case of a claimant who is an **employee**, basic net wages excluding overtime, bonuses, unsocial working hours payments, commission, or other allowances.

Shall mean in the case of a claimant who is **Self-Employed**, the net income of the business carried on by them as evidenced by the accounts of the previous financial year and \ or such other evidence as may be reasonably requested as verification.