



## What is the GAA Injury Benefit Fund?

The GAA has operated an Injury fund in one way or another since 1929. Through a process of constant review, the Association continues to exercise concern for the welfare of registered members involved in our national games in various capacities. The **mandatory** benefit fund provides benefits to registered members playing the national games of Hurling, Gaelic Football, Handball and Rounders' whose clubs are registered with the fund.

The GAA Injury Benefit Fund is a Self-funded benefit fund funded entirely from GAA funds with no outside involvement. **In effect it is a benefit fund funded by members for the members.** The Injury Fund is **not an Insurance Scheme** and is therefore, not regulated by the Central Bank of Ireland. As payments from the fund come directly from GAA funds, there is no Insurer involved with the fund. There is no legal obligation on the GAA to provide such a fund or for any of our units to pay for treatments, surgeries required. Risk is an inherent factor in sport, as in life. When members voluntarily take part in Club \ County activities particularly playing activities in contact sports, they accept the risks that such participation may bring. Legal representation is not required and therefore, there is strictly no legal expenses cover amongst the benefits provided. Should a player issue legal correspondence in respect of a claim within the Fund, the player will be solely responsible for issuing payment for the costs of such correspondence. 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.

The GAA Injury Benefit Fund does not seek to compensate fully for Injuries sustained but to supplement other Schemes such as Personal Accident, Income Protection, Private Health Insurance, Schools Insurance for example. **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.** The Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified.

In summary, **the GAA Injury Benefit Fund is in place to cover benefits which cannot be claimed elsewhere.** Therefore, if a claimant is seeking to claim benefit from the fund, they must exhaust all other avenues before making a claim under the GAA Injury Benefit Fund. Furthermore, the Injury Benefit Fund should not be used as a guarantee for the payment of expenses. Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his \ her specific needs and 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.

**As above, the GAA Injury Benefit Fund is not an insurance scheme but a benefit fund in place to assist if there are no other covers in place or to supplement any shortfalls on private covers within the terms of the Fund. "Warning: The provision of this service does not require licensing, registration or authorisation by the Central Bank of Ireland, and as a result is not covered by Central Bank of Ireland rules designed to protect consumers or by a statutory compensation scheme."**