

Exclusions and Limitations

- 1) **Claims reported more than 60 days after the Injury date. The injury date is day 1.**
- 2) Claims reported with an incorrect date of injury to bypass the 60-day reporting condition.
- 3) If a claimant is not registered on the GAA Membership System Foireann as a registered member of the Association as per the Official Code at the date of the injury.
- 4) Injuries which occur while the claimant is training individually, via Online programmes, Zoom etc.
- 5) Injuries sustained outside the Island of Ireland.
- 6) All claims will be declined if the submitted medical section has been completed by someone other than a GP \ Consultant \ Dentist
- 7) Medical or dental treatment undertaken outside the Island of Ireland
- 8) Medical or dental expenses incurred two years after the date of injury.
- 9) Medical or dental invoices
- 10) Claims not reported using the mandatory Foireann claims notification portal.
- 11) If a unit fails to register their teams under the GAA Benefit Fund by August 8, 2025, and pay the appropriate subscriptions, no claims will be considered for that unit for the corresponding year.
- 12) If a unit fails to register and pay for a team as part of their team fees and an injury occurs to a player playing with an unregistered team, there is no benefit available under the GAA Injury Benefit Fund.
- 13) Benefit is not payable to a member whose injury arises from:
 - a. Assault wherein the claimant has been the aggressor.
 - b. Intentional self-injury
 - c. Pre-existing physical \ medical condition or infirmity
 - d. The use of alcohol or drugs
 - e. Illness, disease, pregnancy
 - f. Post traumatic stress disorder, psychological or psychiatric medical condition.
- 14) Damage to or loss of personal effects, accommodation, travel expenses and sustenance.
- 15) Legal expenses.
- 16) Cost of completion of the medical section of the claim form.
- 17) If a claimant sustains an injury while participating in Hurling and he \ she is not wearing a helmet with a facial guard that meets the standards set out in IS355 or other replacement standard as determined by the National Safety Authority of Ireland (NSAI) as per the Official Codes, the claim will be declined.
- 18) If a claimant sustains an injury while participating in Gaelic Football and he \ she is not wearing a mouthguard as per the Official Code, the claim will be declined.
- 19) Any circumstances where the injury noted conflicts with the Official Codes and GAA Best practice guidelines issued.
- 20) Sick certificates \ Medical certificates are not acceptable for confirmation of period of disability.
- 21) Non-medical expense items such as gym equipment, gym memberships, orthotics, mouth guards, injury medical supports, braces etc.
- 22) Covid 19 test expenses except where the test is requested by a medical facility ahead of an attendance for surgery.
- 23) Pre-operative physiotherapy and other associated treatments.
- 24) Pre-injury prevention and Post Injury prevention treatments are specifically excluded from cover.
- 25) Post-operative physiotherapy and other associated treatments which have not been medically prescribed by a GP \ Consultant.