

CLG Cora Chaitlín: Membership & Injury Policy

1. Membership Deadline

- Membership must be paid by March 31st.
- Eligibility: If unpaid, you are ineligible to train, play, or participate in any club activities.
- Insurance: Only paid-up members are covered by the GAA Injury Benefit Fund.

2. Immediate Action: What to do if Injured

If an injury occurs during official training or matches, you must:

1. Notify Personnel: Immediately inform your Manager AND the Club Injury Officer or Secretary.
2. Seek Care: Seek medical attention immediately if required.
3. Report: Report the injury via the official club [Google Form](#)
4. Match Reports: If injured during a match, you MUST ensure the Referee records the injury in their official report at the end of the game. A Referee's report (matches) or Manager's report (training) is mandatory for any claim.

3. Claiming Expenses (The 45-Day Rule)

1. Registration: You MUST register the injury on Foireann and notify the Club Injury Officer within 45 days.
2. Deadline: Incidents reported after 60 days cannot be processed.
3. Documentation: Receipts and medical letters can be submitted later, but the initial registration must meet the deadline.
4. Compliance: Hurling claims are only valid if an approved helmet was worn. Appropriate footwear is also expected.

4. Medical Treatment & Costs

1. Acute Care: Players should attend their GP, Shannon Doc (1850 212999), or A&E. Using a GP referral for A&E reduces wait times and costs
2. Club Reimbursements: The club will reimburse GP/Shannon Doc fees (receipt required, and only if unrecoverable from your private medical insurance).
3. A&E Charges: The €100 public A&E fee is covered only if direct attendance was necessary and costs cannot be reclaimed via private insurance.
4. Private Clinics: If you choose a private clinic (e.g., Galway Clinic, Laya), the club will only reimburse up to the public rate (€100).
5. Private Insurance: You must claim from your private insurer (VHI, Laya, etc.) first. The GAA Scheme only covers the remaining excess.

5. Physiotherapy

Physiotherapy is generally NOT covered by the GAA Injury Scheme unless it follows surgery.

Club Subsidy: Players must pay upfront. Upon receipt, the club will refund (after private insurance):

- 1st Visit: 100% (max €60).
- Next 4 Visits: Max €30 per visit.

6. Important Note

The GAA Injury Scheme is a benefit fund, not a full insurance policy; it is designed to provide a "dig-out" for medical expenses. Players and parents are assumed to have read and understood these policies before training or selection.

Before undergoing surgery or expensive treatment, contact the Club Injury Officer immediately for guidance.



Freddy McInerney – Chairperson



Siobhan Conway – Secretary

