

Cumann an Chloighth Cluain Dolcáin



A chara,

Welcome back for 2016 and every best wish in the season ahead.

On behalf of the Executive Committee of the club we are writing to every player in an effort to draw their attention to a number of issues that relate to playing football or hurling for the club. Please take time to consider information below.

As ever the club will pay out considerable figures in affiliations, Injury Scheme contributions and public liability insurance. Compliance with membership renewal is a huge part of helping us offset these costs and we also ask you to support our weekly club lotto.

FIXTURES

The Dublin GAA masterplan can be found by following this link below. While it is subject to change, it has served as a useful guide in recent years.

<http://www.dublingaa.ie/news/ccc-fixture-calendar-2015>

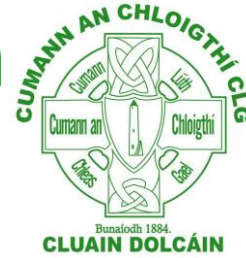
2016 MEMBERSHIP

As with every member of the club, annual membership subscriptions must be paid by March 31.

Only members who have renewed by this date are entitled to vote at next year's AGM and to play for the club in any capacity. Players who have not paid their membership are not covered by the GAA's Player Injury Scheme and cannot take to the field.

Membership entitles card holders to reductions on purchases in the club house.

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Membership Cost

Adult playing member	€125 (€75 plus €50 to partly cover registrations & insurances).
Full-time Students	€90 (€40 plus €50 to partly cover registrations & insurances)
Adult couple membership	€170 (€120 plus €50 to partly cover registrations & insurances for one playing member)

Ways to pay

Please renew Online if possible: by following this link <http://roundtower.ie/hp-right-promo-box/renew-membership/>

Existing card holders can renew at the bar. Individuals who have a difficulty making these payments should contact a member of their management team or the Club Executive.

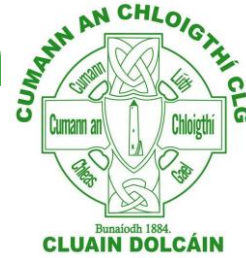
LOTTO

The weekly club lotto is one of the club's most important revenue streams. With a bigger take up across the membership it could be an even bigger success and finance generator.

Tickets can be purchased for €2 per ticket or €5 for three. The jackpot currently stands at €10,000 and there are three €100 prizes every week the jackpot is not won.

If dropping into the club to purchase tickets does not suit our lotto can be played online, follow the icon on the homepage of our site and payments can be made on a weekly or annual basis.

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PLAYER INJURY FUND

The GAA operates a player injury fund, the only of its kind in Ireland. It is financed through team subscriptions paid by clubs and from a percentage of gate receipts from inter-county games. These resources are pooled and Willis oversee the administration of the scheme on the GAA's behalf. ***It is not an insurance scheme and does not offer full comprehensive cover.*** It is the responsibility of all our players to educate themselves about the extent of the cover and to organise their own cover. The GAA's Injury Fund is not in place to fully compensate but rather to supplement an individual's own cover. We urge all of our players to study the information below.

Players who have private health insurance or other personal covers must claim from [this](#) cover first and provide a letter from same advising that a claim has been made and that X or no money is payable - failure to do so will delay payout on the claim on the GAA Player Injury Fund.

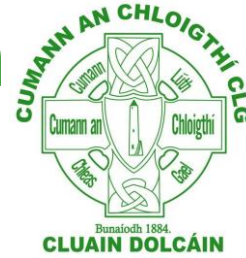
Our club administrator for the scheme is Assistant Secretary Martin Ryan.

The full injury scheme brochure can be accessed by following this link <http://www.gaa.ie/clubzone/gaa-injury-scheme/> and claims form are available at:

http://roundtower.ie/wp-content/uploads/2014/03/PlayeR_Injury_form.pdf

Below is a blow by blow guide to accessing the scheme and the cover it provides.

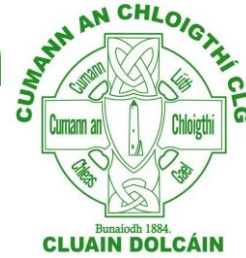
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Claim Procedure – Check List when reporting an injury.

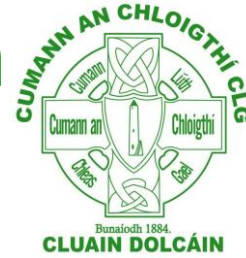
1. Inform Club Injury Fund Administrator, Team Manager or Club Chairman, on **the day of the injury or suspected injury.**
2. Download and complete first two pages of GAA Injury Claim Form in the presence of the Club Injury Fund Administrator
3. **This process is to be completed within seventy two hours (72) hrs of the injury or the suspected injury.**
4. The Club Injury Fund administrator will then log the notification of injury to the Scheme Administrators, currently Willis.
5. A Claim number will then be issued and held on a central file by the Club Injury Fund Administrator
6. The procedure for making a claim is as follows;
 - Fully complete the claim form in the appropriate sections relevant to your claim, sections B to F.
 - Section C refers to the medical certification.
 - You are required to submit all relevant supporting documentation to the Club Insurance Official.
 - Section D refers to the Department of Social Protection and must be completed by them where relevant.
 - You are required to collect receipts for your injury incurred (not Invoices).
 - Bring your fully completed claim form with receipts to the Club Insurance Official.
 - The Official will then examine the document for accuracy prior to signing same.
 - Once this process is correctly completed by the injured person and given to the Club Insurance Official, the documentation will then be sent to Dublin Co Board GAA, who in turn will forward same to the GAA Injury Fund Administrator.
1. The player's injury fund is intended only to pay otherwise unrecoverable expenses in respect of medical expenses, dental expenses, loss of earnings and permanent disability.
2. There are important restrictions in each case. Registered members are asked to inform themselves by reading the Summary Brochure of the GAA Injury Fund updated Oct 2014. This is available on club website, GAA.ie and on the website of the injury scheme administrators Willis on their website Willis.ie

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3. It is players/members' responsibility to ensure that they have a clear understanding of the injury fund restrictions as the Club shall not be responsible for excess costs except in exceptional circumstances which shall be decided by the Finance Committee of the GAA Club.
4. All players/members should read the official leaflet published by the scheme administrators, Willis and the GAA.
5. The Club recommends that all members, but especially those who are self-employed, review the Fund Benefits in the context of their own personal circumstance and take out private personal accident insurance / Income protection cover.
6. **Note that it is mandatory for all players at all times to wear a helmet (with a faceguard) that carries the IS355 mark at all training sessions and matches, which shall include warm up.**
7. **Players and members are required to use Public Hospitals for the initial visit arising out of an injury. Attending a private hospital/VHI Swiftcare clinic etc will invalidate your claim. Where private hospitals are required for treatment, prior Club approval is required.**
8. **The Club shall not be liable for any costs from any members as a result of late notification of Injury in accordance with the time scale of 60 days as laid out by the terms of the Injury Fund.**
9. **Finally, any player/member who has any query with the above policy document is asked to contact the Club Chairman or Club Insurance Official / injury Fund Administrator.**

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Benefits / Cover

Conditions may be altered from time to time at the discretion of CLG

- 1) Lifetime Disability Benefit* - €300,000 – a single identifiable occurrence on the field of play resulting in permanent total physical paralysis such that the Insured Person is confined to a wheelchair for life
- 2) Capital Benefits –
 - Permanent Total Disablement* – up to €100,000
 - Loss of Sight* – up to €100,000
 - Permanent partial loss of sight* – up to €100,000
 - Loss of Limb(s)* - €100,000
 - Complete and incurable paralysis - €100,000
 - Permanent Partial Disablement* – up to a maximum of €50,000. Benefit is calculated as per the attached schedule of defined percentages

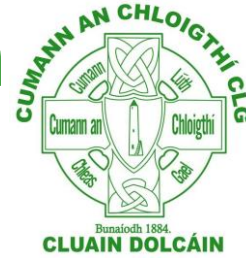
- 2) Death Benefit – Adult or Married Youth - €50,000 – Youth - €25,000

- 3) Medical – Otherwise unrecoverable inpatient* and outpatient* medical expenses are covered up to a maximum of €4,500.00 (This benefit includes cover for MRI scans up to a limit of €300.00 per scan and post-operative physiotherapy \ treatments up to a limit of €320.00)

For the purposes of assessing claims under the GAA Injury Benefit fund, medical expenses* are defined as doctors' fees, consultation fees, surgery fees, prescription charges, injection fees, MRI scans and post-operative treatments. The first €100.00 of each and every claim is excluded

There is no cover for pre-operative physiotherapy \ treatments. The only physiotherapy \ treatments that may be claimed are for treatments that are post-operative i.e. physiotherapy \ treatment that takes place after a surgical procedure. In the absence of surgery, there is no cover for physiotherapy \ associated treatments. For the purposes of the fund, surgery* is 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 as a result of GAA playing activity. This does not include treatments using a local anaesthetic for injections or manipulation used in treating dislocations.

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If you have cover under the Public Health System \ National Health Service, you must avail of cover under the appropriate system before seeking to submit a claim under the GAA Injury Benefit Fund.

If you have private medical insurance e.g. VHI, Laya Health Care, Aviva, Glo Health etc. or cover under any Personal Accident policy, a claim must be made with your private medical \ personal accident provider for both inpatient* and outpatient medical expenses*. Therefore, you must submit all of your original medical receipts to your private medical insurer \ personal accident provider. Once you submit your original medical receipts, your private third party medical insurer will assess your claim and provide you with an inpatient* \ outpatient* statement of account* clearly stating the benefits that they have covered or not covered. A copy of this statement of account* must be submitted under the GAA Injury Benefit fund.

- 5) Dental Benefit – otherwise unrecoverable dental expenses up to a maximum of €4,500.00. The first €100.00 of each and every claim is excluded.
- 6) Supplementary Hospital Benefit – A claimant can claim for a stay in hospital* provided they are an in- patient for a minimum of 10 consecutive days and they can claim for a maximum of 15 days. €400.00 per day is claimable.
- 7) Loss of wages (applicable (a) to adults and (b) to youths who are in full time employment at the date of injury)

Employment* means permanent gainful employment 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.) payable up to 52 weeks but excluding the first week. Social Welfare \ Income Protection and / or other entitlements will be considered as recoverable income and will be deducted from the basic nett wage* figure. Benefit is payable for full weeks only and the maximum benefit payable per week is as follows:

Weeks 1 -	No Benefit
Weeks 2 - 4 -	Up to €200.00
Weeks 5 - 52 -	Up to €400.00