

## Cluain Tarbh Medical Expenses Policy (updated March 2013)

The club will provide reimbursement of Medical expenses to members under the following conditions:

- Claimant must be a fully paid up member at Juvenile or Adult level when the injury occurs. A grace period of 2 months from the start of the relevant subscription period will apply.
- Only injuries arising from participation in club activities (E.g. training / games) will be covered under this policy.
- Players and mentors should take all reasonable precautions to ensure injuries are minimised (e.g. wearing of helmets in Hurling, Gum shields, appropriate footwear).
- All injuries incurred during matches should be reported to the referee at time of injury.

### Claims

- One off A& E costs will be covered less the standard tax rate adjustment. VHI Swift Clinics and other Private Medical facilities will be covered under the policy but **refunds will ONLY be up to but not exceeding** the Public Hospital Fee level. Ancillary costs arising out of private care attendance (eg x-rays , Physiotherapy) **will NOT be covered**, nor will private medical consultations.
- Self employed members or players who have suffer financial loss from injury while participating in Club activities should take advice as to the necessary insurance policies available to them to cover such eventualities. The maximum benefit that will be paid by the Club will be €200 per week for the first 2 weeks before insurance payment becomes active.
- All claim forms (downloadable from website) must be signed by the claimant (or guardian), mentor and the Adult Games or Juvenile Games officer before submission for reimbursement to Club Treasurer.
- Claimant should pay for authorised services and submit the relevant expenses claim with a completed claim form and all relevant receipts in a reasonable time.
- Given it is possible to claim Tax relief on all Medical Expenses covered by this policy, the club will discount the payment to claimants by the standard tax rate. Claimants should seek reimbursement of the balance from the Revenue Commissioners in their annual tax return.
- Disputes re claims must first be discussed at the relevant Games Committee. Claimant has a right of appeal to either the relevant Games Committee or the Finance Committee prior to final decision being made by Club Executive.

### Serious Injuries

- GAA Medical Insurance policy will be used to cover serious injuries. Members should make themselves familiar with the scheme. The initial part of the claim form (downloadable from club website) **MUST** be submitted within 60 days of injury, otherwise **NO** claim can be made.
- All invoices/ receipts must accompany the final claim, and part E must be completed by the treating medical practitioner. Payment will exclude policy excess.
- Treasurer will take responsibility for processing all claims once submitted through the Secretary / Adult Games Officer.
- Members should use Personal Medical Insurance where practicable and possible