



# Club Manual Insurance and the GAA Injury Benefit Fund

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GAA



# Insurance and GAA Injury Benefit Fund

This Chapter provides a summary of the GAA Insurance covers of Public and Employers Liability & Property Insurance and the GAA Player Injury Benefit Fund. A more comprehensive summary of cover is available from relevant County Board, GAA Risk & Insurance Manager or Willis.

The GAA Injury Fund is included in this chapter however the GAA Injury fund is not insurance. The GAA Injury Fund is an entirely self-funded benefits cover.

The topics covered in this chapter are:

- **Public Liability**
- **Employers Liability**
- **Property Insurance**
- **GAA Injury Benefit Fund**
- **Club Health and safety statement**

## 1: Public Liability

“Participation in the Public Liability scheme is compulsory on all GAA units”.

**Participation in the GAA Liability & Property Scheme is compulsory on all GAA units. The scheme covers the GAA as a Sports and Cultural organisation involved in preservation and promotion of Gaelic Games and pastimes.**

Covers have been arranged and placed centrally by the GAA Risk & Insurance Manager and the National Risk & Insurance Committee. A common renewal date of November 1 is in place in respect of all covers.

Insurance Cover has been arranged through Willis who are the appointed GAA Insurance Brokers. The Policies cover all affiliated units of the GAA, the Handball Association, Rounders Association, Ladies Gaelic Football Association and The Camogie Association. The GAA Injury Benefit Fund covers only GAA Units. The LFGA and Camogie Association operate and administer their own Injury scheme.

### Public Liability

Public Liability cover is in place with a limit of Indemnity of €6.5m subject to an annual excess of €1.6m in respect of all Liability claims. This means that the cost of all investigation, defence, any compensation awards and costs and expenses up to €1.6m per year are paid by the GAA from the GAA Insurance fund.

All clubs contribute significant monies each year to this fund therefore all clubs have a vested interest and responsibility to proactively manage activities in order to minimise the risk of incidents occurring. The key to avoiding claims is the adoption of good risk management practices across all club activities.

Public Liability Insurance provides an indemnity against compensation which the Association shall become legally liable to pay, together with claimants' costs and expenses, in respect of;

- Accidental bodily injury to Third Parties
- Accidental loss of or damage to Third Party property

In addition, approved legal costs and expenses incurred in defence of claims will be paid.

This is subject to terms, conditions and exclusions of the cover. A list of excluded activities and activities requiring advance notification are available from relevant County Board, GAA Risk & Insurance Manager and/ or Willis

### Internal Excess

An excess of €1,000 applies to all claims and will be billed by GAA finance when a claim is reported.

This excess is increased to €1,500 in respect of claim arising from non GAA Associated Use (historically known as Hirers cover). This excess increases by €500 for each subsequent loss.

The excess on claims may be increased by the Risk & Insurance committee for clubs who display a continued deteriorating claims experience and / or who have failed to implement Risk Control measures following losses.

### Clubs with Facilities which may be provided non GAA Associated use

Since 1st January 2010 the Liability Insurance has included an extension which provides cover for clubs who have facilities which they make available for non GAA Associated use. Examples include use of halls, function rooms and bars for social functions and / or non GAA meetings, non GAA recreational use of Halls, Pitches, All-Weather facilities, walking tracks or other club facilities.

The main purpose of this extension is to eliminate claims arising from non GAA Associated use of facilities from the main GAA Insurance programme. The costs of this cover are charged separate to the main Liability cover charge.

Whilst this cover is in place it does not eliminate the requirement that any and all Persons and / or Organisations who seek permission to use GAA property be required to provide evidence of their own valid Insurance with a specific indemnity noted to the particular GAA unit. The minimum Indemnity limits required are €6.5m / £5m

Public Liability and €13m/ £10m Employers Liability.

The Policy of insurance must contain a specific indemnity to the club and relevant county board.

In the event of the third party not producing valid proof of insurance with specific indemnity, access to the club property is to be denied.

Clubs who permit use of facilities by third party must have clear controls in place and the club executive must agree to any non GAA Associated use of facilities. Guidelines on best risk management best practice and standard booking forms can be obtained from relevant County Board, GAA Risk & Insurance Manager & / or Willis

### GAA Fundraising activities

Major fundraising activities are not automatically covered and must be notified in advance to the relevant County Board, GAA Risk & Insurance Manager & / or Willis. GAA Risk & Insurance Manager and Willis will assist clubs in pro actively managing events and will provide templates to assist in the control of activities to ensure the safety of members, volunteers, players and the general public.



## 2: Employers Liability

**Employers Liability cover is in place with a limit of Indemnity of €13m subject to an annual excess of €1.6m in respect of all Liability claims. This means that the cost of investigation, defence, any compensation awards and costs and expenses up to €1.6m per year are paid by the GAA from the GAA Insurance fund.**

All clubs contribute significant monies each year to this fund therefore all clubs have a vested interest and responsibility to proactively manage activities in order to minimise the risk of incidents occurring. The key to avoiding claims is the adoption of good risk management practices across all club activities.

Employers Liability Insurance provides an indemnity against compensation which the Association shall become legally liable to pay, together with claimants' costs and expenses, in respect of;

Accidental bodily injury to any Employee arising out of or in the course of his/her employment with the Association

### **Safety, Health and Welfare at Work Act 2005**

The Association may incur liability for injuries to employees, be they full or part time, casual, voluntary or subcontracted, due to negligence in failing to use reasonable care in:

- Providing a safe place of work
- Providing a safe system of work
- Providing suitable and safe equipment
- Providing adequate training on a continuous basis
- Engaging suitable and competent employees

This is subject to terms, conditions and exclusions of the cover. A list of excluded activities and activities requiring advance notification are available from GAA Risk & Insurance Manager and Willis

### **Internal Excess**

An excess of €1,000 applies to all claims and will be billed by GAA finance when a claim is reported.

The excess on claims may be increased by the Risk & Insurance committee for clubs who display deteriorating claims experience and / or who have failed to implement Risk Control measures.

## 3: Property Insurance

**The Property policy provides cover for all properties owned, rented leased or for which affiliated GAA units are responsible. Cover is in place for Buildings of Standard construction only. Buildings of nonstandard construction such as listed or protected buildings must be notified and additional charges may apply.**

### Benefits of the Scheme are:

- Broad form of cover
- Highly competitive pricing
- Building and Contents Insured on a reinstatement basis
- Automatic cover for:
  - All Property owned, rented, leased or for which affiliated GAA units are responsible
  - Contents
  - Money
  - Loss of Revenue

### Insured perils

All Risks including Glass breakage, theft & subsidence on Buildings subject to general policy exclusions

As a minimum clubs should make an annual declaration of facilities, activities and reinstatement value to relevant

County Board. Clubs should also declare any major redevelopment or new property acquisitions to relevant County Board.

### Cover

#### Buildings Sum Insured:

The reinstatement value of property as declared to relevant county board. Properties with a reinstatement value in excess of €5m must be declared to relevant County Board, GAA Risk & Insurance Manager or Willis.

#### Contents Sum Insured:

Up to 25% of the Reinstatement Cost of Buildings. Cover in excess of 25% reinstatement value must be declared to relevant County Board or GAA Risk & Insurance Manager or Willis

#### Grass Pitches Sum Insured:

€250,000 per location. Limit any one pitch

#### All Weather Facilities Sum Insured:

€250,000 per location. Limit any one pitch

#### Loss of revenue Sum Insured:

Up to 25% of the Reinstatement Cost of Buildings (per 12 months of Indemnity)



“In the event of a third party not producing their insurance, then access to the premises is to be denied”.

#### Example

Clubhouse Building with Reinstatement cost of €100,000

Building Sum Insured	€100,000
Contents Sum Insured	€25,000
Loss of revenue Sum Insured up to	€25,000

**Requests for increased Sum Insured at locations must be made to relevant County Board, GAA Risk & Insurance Manager or Willis. All requests for increased Sum Insured will be subject to normal underwriting criteria.**

#### Money

Cash in transit	€16,500
Cash on Insureds premises during business hours	€16,500
Cash in approved locked safe outside business hours	€16,500
Crossed Cheques, Postal Orders, Money Orders	€320,000
Cash in bank night safe	€92,250
Cash in the home of any Provincial Officer, County Chairperson, Secretary or Treasurer in an approved locked safe	€16,500
Personal Accident Assault: Capital Benefit	€32,000
Money whilst in the custody of authorised club member and or volunteer and or employee	€2,550

### Custodian Warranty

Custodian	Amount
All carryings to be made by one able bodied person	Up to €8,000
The carrier must be accompanied by at least one able bodied escort	€8,001 - €16,500

#### Note:

- Cash shall not be left in unattended vehicles
- Journeys in excess of 1KM must be undertaken in a Motor vehicle and cash must be contained in the locked boot of the vehicle for the duration of the journey
- Business hours means 'the working hours which authorised persons entrusted with cash are on the premises for the purpose of the business'
- Cheques etc. are deemed to be cash unless crossed and recorded

### Policy Excess

An excess is the portion of any loss not covered by Insurance. Policy excess is subject to annual review. As at 1 Nov 2014 clubs are responsible for the excess as follows in respect of all property claims;

- €4000 any one occurrence
- €25,000 any one occurrence in respect of Flood losses
- €15,000 any one occurrence in respect of escape of water claims
- €25,000 any one occurrence in respect of escape of water claims for clubs who suffered an escape of water loss since 1st Dec 2010
- Excess in respect of Theft is reduced to €1000 where the club has a remote monitored CCTV alarm system such as Netwatch or Redcare installed

### Notification of Property Claims

- Clubs should notify losses as soon as possible after they occur to Willis gaapropertyclaims@willis.ie
- The fully completed claim form and supporting documentation is required to be submitted within 60 days
- Late notifications which prejudice Insurers investigation of the loss may be declined

### Adverse Weather

In recent years extreme weather conditions have led to increase losses at properties. Clubs need to adopt a proactive management of risks to properties during extreme weather conditions



## 4: GAA Injury Benefit Fund

**The GAA Injury Benefit Fund is not insurance. The Injury Fund is a benefit cover funded entirely from Club and Central Council contributions. The Injury Benefit Fund is not an Insurance Scheme and is therefore not regulated by the Central Bank.**

The Fund provides cover for registered member participating in an Official Fixture or Official supervised training session as part of a team registered with the fund. Willis are the appointed Administrators of the fund and they administer the fund on behalf of the GAA. The fund is subject to annual audit and accounts are presented to GAA Annual Congress.

There is no legal obligation on the GAA to provide an Injury Fund. Risk is an inherent factor in sport, as in life. When members voluntarily take part in Club activities they accept the risks that such participation may bring. Legal representation is not required and there is strictly no legal expenses cover amongst the benefits provided.

The Injury Fund does not seek to fully compensate but to

supplement other covers such as Private Health Insurance, National Health Insurance, Personal Accident Cover, Employment benefit covers, Income Payment protection covers.

The Fund only provides cover for otherwise unrecoverable losses up to the benefit limits. The Fund should not be used as a guarantee of for the payment of expenses.

Ultimately, the responsibility to ensure that adequate cover is in place rests with the individual member commensurate with their specific individual needs.

Registration of teams is completed by clubs via GAA Management System (Servasport) Cover is provided on an annual basis and the period of cover runs from Jan 1 to Dec 31. Clubs are required to register teams annually as soon as possible after Jan 1. Payment of team subscriptions is due to Croke Park on or before March 31 annually. Clubs are provided 3 months grace to submit payment of subscriptions. Members and teams will be covered to March 31 provided payment is received on or before March 31.

The GAA Risk & Insurance committee reserves the right to decline the continued participation of a club in the Fund or to apply any special conditions or excesses.

“The GAA has operated an injury benefit fund in one way or another since 1929”.

## Who is covered?

### The Injury fund provides cover for:

- 1.1** Players on a team registered with the fund who incur accidental bodily injury while playing Hurling, Gaelic Football, Handball or Rounder only either in the course of an official fixture or in the course of an official supervised training session
- 1.2** Match officials ie Referees, linesmen(women) or umpires injured whilst officiating at an official game of Hurling, Gaelic Football, Handball or Rounders as specified in 1.1 above
- 1.3** Voluntary coaches, team managers, selectors and members of official team parties injured during games or training as specified in 1.1 above

An adult is a fully registered and paid member of the GAA who was 18 years of age or over on registration of his team(s)

A youth is fully registered and paid member of the GAA who was under 18 years of age on registration of his team(s)

## Benefits

The fund provides for reimbursement of otherwise unrecoverable expenses only.

### Medical:

Otherwise unrecoverable medical expenses are covered to a maximum of €4,500. The first €100 of each claim is not covered

### Dental:

Otherwise unrecoverable dental expenses are covered to a maximum of €4,500. The first €100 of each claim is not covered

### Supplementary Hospital benefit:

€400 per days stay in hospital payable only if stay is a minimum of 10 consecutive days up to a maximum of 15 days

## Loss of Wages:

Applicable only to a) Adults and b) Youths who are in full time employment at the date of Injury

Employment means permanent gainful employment of not less than 16 hours per week.

Otherwise unrecoverable loss of basic nett wages (i.e. excluding bonuses, overtime, unsociable working hours allowances, etc.)

Social Welfare/Income Protections/ Income protection cover and/or other entitlements will be considered recoverable 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;

Week 1	– Not covered
Week 2-4	- Max up to €200
Week 4-52	- Max up to €400

**Lifetime Disability benefit:** - €300,000 (payable in addition to any other benefit)

A single identifiable occurrence on the field of play resulting in permanent total physical paralysis such that the Injured member is confined to a wheelchair for life.

### Capital Benefits

Permanent Total Disablement from gainful employment	€100,000
Loss of sight in both eyes	€100,000
Permanent partial loss of sight Up to	€100,000
Loss of Limb(s) Up to	€100,000
Complete and incurable paralysis	€100,000

### Death Benefit

Adult of Married Youth €50,000

Youth €25,000

Benefits terms and conditions may be altered from time to time at the discretion of CLG. For information purposes only. It does not form any contract and does not purport to deal with all aspect of the GAA Injury Fund benefits or terms and conditions.



## 5: Club Health & Safety Statements

**It is essential that all clubs and other units 'take all reasonable precautions to prevent accident, injury, loss or damage and shall take all reasonable steps to observe and comply with all statutory or local authority laws obligations and requirements.**

Each club or unit must have in place a current health and Safety Statement and conduct regular risk assessment of all activities. The extent of review will be determined by the activities undertaken by the club or at the property. This must include both match day and non-match day activities.

A system of continuous safety inspections at clubs is necessary to ensure it is maintained in a healthy and safe condition for members, visitors and others.

**A safety review should cover;**

- Regular maintenance
- Utilities: electrical (wiring / lighting), Gas, Oil and Water supplies
- Pitch Maintenance and upkeep
- Use of Temporary Goal posts
- Use of Ladders and Working at Heights (to be avoided where possible)
- Refuse and Litter collection and disposal
- Walls, Gates & Fencing
- Stands, Roofs, Terracing, Seating
- Car Parking & Traffic Management
- Stewarding & Crowd Control
- Medical and First Aid facilities including access for Emergency Service vehicles
- Safe access and exits (internal & external)
- Cleaning operations including bathroom and shower facilities
- Supervision of all activities and training of members

A GAA Club H&S statement has been developed with Willis and is available from relevant County Board or GAA Risk & Insurance Manager or Willis  
Further assistance in completing Risk Assessments, Safety Statements and Risk Management at clubs can be obtained from relevant County Board, GAA Risk & Insurance Manager or Willis.

### **Incident Reporting**

All clubs should maintain an incident report book  
All incidents and near misses should be recorded and reported as soon as possible  
GAA incident report form is include in the GAA H&S Statement template and is also available from relevant county board, GAA Risk & Insurance Manager and Willis  
**Any incident which may give rise to a claim must be reported without delay and with as much detail as possible**

Early notification and investigation is very important to the successful defence of claims