



Valley Rovers Camogie Injury Guidance



The Camogie Association, unlike its GAA and LGFA counterparts, does not administer its own injury scheme. This means that injury cover/insurance must be purchased by the club from insurance providers, operating independently in the private sector.

As with any insurance policy there are terms and conditions. If a claimant is not adhering to these terms and conditions, then they are not covered.

Three main points of the terms and conditions are:

- To be covered under this insurance policy, players membership must be fully up to date and registered on Foireann.
- Players must be participating in a sanctioned match or training session. This policy does not cover players training on their own.
- Players must be wearing the correct safety equipment; the policy specifically states that all benefits will be halved if protective head gear has not been worn.

What is covered:

- Medical expenses up to a limit of €10,000
- Dental expenses up to a limit of €10,000
- Loss of Wages – cover up to €500 per week from week 3 until 104.
- Hospitalisation - €20 per day up to a maximum of 90 days.
- There is no limit on the number of claims per player/claimant per year.

Please note that there are excesses involved for both adult and youths.

What to do when you get injured:

- Report it to your coach/manager immediately.
- Remember notification of a claim must be **submitted to the Insurance Provider within 30 days**. If you can't supply all documentation within 30 days, send as much as you can.
- Ensure that both you and your coach/manager have notified the Club Secretary. [Email:secretary.valleyrovers.cork@camogie.ie](mailto:secretary.valleyrovers.cork@camogie.ie)
- For injuries during a sanctioned game, coaches must ensure the referee is aware of the injury and a Referees Report is sent to the Club Secretary after the game.
- The player or their guardian must notify the Valley Rovers Camogie Club Insurance Officer. [Email:go_gorman@hotmail.com](mailto:go_gorman@hotmail.com) or Text 087-6556023
- The Insurance Officer will immediately send the injured player or their guardian an email which will contain all the relevant Camogie injury claim forms that are required to be filled in by the player or their guardian.

Completed Forms:

Once all forms are completed, please provide them to the Club Secretary who will validate and sign them, they will then be forwarded to the County Secretary for signature. Once these steps are complete, they will be returned to the player.

Then email all required documentation to rpaclaims@allianz.ie

Or via Post:

Camogie Claims**Allianz****Allianz House****Elmpark****Merrion Rd****Dublin 4****D04Y6Y6**

- When treatment for the injury is completed, the player will need to produce receipts for all treatment received as well as a letter from their insurance company stating what was paid and what was not covered under their policy.
- Please advise the club insurance office when your claim has been approved and payment received from the insurance company.

Club Support

- Where a player requires medical support for an injury sustained during training or a sanctioned match then the club will cover the first €75 of expense in line with the insurance policy excess. This cost must be supported by a receipt from the registered medical practitioner involved.
- Recurring injuries must be handled via the Club Insurance policy process. The club will only cover the initial excess on an injury, not the excess for repeat occurrences of the same injury.

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