GAA Insurance Overview

Oireachtas Committee on Finance, Public Expenditure and Reform, and Taoiseach

27th May 2018

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1. Structures and Context

The GAA provides a range of insurance covers for its units and members. Cover is both self-funded and externally procured, and applies domestically and internationally. Any externally procured insurance policies are negotiated and purchased centrally. Participation in the central insurance programme is compulsory for our counties and clubs.

The Association manages its insurance affairs through two distinct subsidiary entities, the GAA Insurance Fund and the GAA Injury Fund.

Each of these funds discharges insurance premiums and pay claims costs, legal fees and professional fees. They meet these costs by re-charging premiums to units and by levying a defined percentage of gate receipts from inter-county games.

Each fund maintains its own books and records and is independently audited. The financial statements of each are published annually.

The GAA has a staff of two insurance professionals to carry out this work, and our insurance programmes are overseen by The National Insurance and Risk Committee which is chaired by Sheamus Howlin (Wexford) and is comprised of voluntary members from a GAA and insurance industry background.

2. Property Insurance

- GAA property is defined as property held in trust in accordance with GAA rules for the purpose of promoting and playing Gaelic Games.
- All such properties are covered by our property insurance programme
- Property not owned by the GAA is not covered even if games are played there
- The insurance programme is tendered annually and may be insured by a single company or a portfolio sharing the risk.
- The policy typically covers a number of named properties as well as unspecified smaller grounds.

- The insurance year ends on 31 October.
- The GAA Insurance Fund pays any annual insurance premiums
- In the course of the following year Central Council re-charges a portion of the premium to provinces and counties based on respective sizes and claims histories. Counties in turn charge their clubs on a similar basis.
- Claims are managed by the insurance company and an appointed loss adjustor under the direction of GAA insurance staff
- Cover is predominantly self-insured. The first (substantial) portion of annual claims cost is borne by the GAA Fund. Only when the pre-agreed threshold is breached is the claim cost borne by the insurance company
- Individual claim excesses apply , depending on the nature of the claim and the claims record of the club

3. Liability Insurance

- Liability cover is provided for all core GAA activities – playing and training etc
- Also covers provision of facilities to the community
- For certain other activities liability cover is extended upon application subject to circumstances – eg club fundraising events
- Some activities and events are specifically excluded
- Where a club extends the use of its facilities to third parties then those organisations or groups are required to provide an indemnity under their own liability cover
- The practical operation of liability cover is exactly the same as property insurance above

4. Injury Fund

- All players, referees and mentors are covered for medical expenses and loss of wages arising from injuries incurred playing Gaelic Games
- This cover differs significantly from the liability and property programmes outlined above – this is entirely self funded
- Injuries must be verified by club officials or match officials
- Injuries must be reported on a timely basis
- Expenses must be vouched

- Claim limits apply depending upon the type of injury, and there is a small excess
- The programme is funded by team premiums and by a % levy on all gate receipts
- Operation of the scheme is outsourced to a claims management provider

Tom Ryan	Sheamus Howlin
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