



Ref : CA/100Admin/109.06/GPA2010

1st August, 2010.

To: *The Hon. Secretary of each Affiliated Club*

Re: *Season 2010/2011 - IRFU Compulsory Personal Accident Scheme for Clubs
(Northern Ireland - STG £ currency)*

Dear Sir/Madam,

The Irish Rugby Football Union arranges Group Personal accident cover for all players and certain officials who are members of affiliated Clubs. The Union believes it has a responsibility to provide a minimum level of insurance cover and therefore the scheme is compulsory for all Clubs.

This benefit and other benefits remain unchanged from 1st August, 2010.

Claims Experience

Claims continue to run at a significant level. The cost of claims over a period of time equates to almost the total premiums charged for the same period. The insurance premiums are largely driven by the cost of claims.

Summary of Cover

Full details of cover, benefits, extensions and limitations are set out in the attached brochure.

Premium per Team

The premium is Stg£1,750 per adult team which is unaltered from year's premium.

N.B. There is no charge for any team under 21 including Youths and Minis as the Union carries this cost itself. Given that each team usually consists of up to 25 players/officials, this is equivalent to a charge of £70 per individual. This remains good value as cover almost certainly would not be available at anything near this cost if it were left to individuals to purchase equivalent insurance themselves.



Female Rugby

The scheme continues to apply to all members of a Club who are playing/participating in rugby whether male or female. If your Club fields or has an associated female team, this should be declared on the application form and the appropriate premium paid.

Adequacy of Cover

The benefit provided by this compulsory scheme is substantially greater than that provided by other Unions or by other sports bodies. Whilst the Union and the Clubs can arrange substantial insurance benefit within their financial means, *it still ultimately remains the individual player's responsibility to ensure that he/she has adequate insurance cover.*

It is emphasised that this compulsory scheme does **not** provide payment of medical expenses or loss of earnings, nor does it cover fatal collapse unless a physical accident precedes same.

This compulsory scheme is intended to cover serious injury only and, whilst the "Severe injury" benefit at STG€1,000,000, may appear substantial, it will not necessarily be sufficient to cover the future needs of a seriously injured young player.

Separate optional additional covers are available for all these benefits via Schemes organised by the Union's Insurance Broker, Aon. The Union strongly recommends that Clubs and individual players avail of these individual cover.

Maximum Accumulation Limit Restricted to €20M or STG€ equivalent at any one event
It is important to note that the cover is restricted to a maximum payout any one event of €20M or STG€ equivalent regardless of how many individuals are affected. In the event of a large number of death or disability claims resulting from one event exceeding this limit in total, then the payout by insurers would be a maximum of this limit divided equally between all claimants.

Recommended advice to members

Regardless of any separate player notification action being taken by the Union, we still strongly recommend that the Clubs -

- (i) make their members fully aware of the cover put in place on their behalf
- (ii) charge back the premium to playing members as a separate "insurance levy"
- (iii) point out to playing members that full insurance is their ultimate responsibility
- (iv) encourage playing members to take out additional cover for themselves



We ask that details of the Compulsory Scheme be posted on the Clubs notice board and we also ask that Clubs use any opportunity they have available, such as newsletters/advice of events etc, to issue copies of the IRFU leaflet and additional cover for individuals application form to their members. Additional copies of all brochures and application forms are available on request from Aon.

The purpose of the action by the Union combined with continued action by the Clubs is to increase awareness amongst players of the necessity to arrange additional insurance. It is very much in your Club's interest and in the interest of rugby, to make players aware of the cover in operation and the availability of additional cover so that they can make appropriate additional cover arrangements.

Permanent Total Disability Benefit - Professional Players/Coaches

The scheme is intended to provide a reasonable benefit to seriously injured players. The death, loss of sight or loss of use of limbs benefits are payable regardless of an individual's occupation. **However, permanent total disability benefit is payable only if the player cannot continue his/her normal occupation or one for which he/she is educated or trained.**

There are a number of players and coaches associated with Clubs who may derive a substantial part of their income from rugby. It is not the intention of the insurance to provide a full STG£500,000 benefit in the event of such a person being unable to participate in rugby. Consequently, inner limits continue to apply to the permanent total disability benefit. Please see the brochure for details.

Optional Top-up cover for Clubs/additional cover for individuals

The Union's insurance brokers, Aon, will be writing to each Club giving details of the cost of these covers. In the meantime, available options are set out within the attached brochures.

All enquiries relating to additional top-up cover for Clubs or for individuals should be made directly to:

Aon
Metropolitan Building
James Joyce Street
Dublin 1
Telephone: 2666 400
Fax: 2666 620



Administration arrangements

The scheme is administered by the Union through the Branches as follows:

Using the application form, all Clubs must register with their respective **Branches**, no later than the 1st October 2010, the number of teams, adults, youth and women, for which a recognised fixture list is made.

To facilitate the Clubs, the total amount to be paid can be divided by six and cheques made payable to your **Branch** dated 29th October, 29th November, 30th December, 28th January 2011, 25th February 2011 and 31st March 2011. However, all cheques must be submitted together before 30th October.

Please note that unless all cheques are received in this manner by the respective Branches, the total amount becomes payable immediately.

N.B. Any Club which has not made payments by the 30th October next will not be permitted to play matches.

Notification of Accidents

Club Hon. Secretaries are asked to notify their Branch immediately of any cases of serious injury which might necessitate the issue of claim forms, e.g., cases involving possible benefit payments such as permanent total disablement, loss of limbs or eyes, etc.

Non Affiliated/"Scratch" sides

Please note that your Club may not play any match against a non affiliated side such as a "scratch" team without the permission of the Union. Clubs visiting this country from outside the UK should carry proof of sanction of both Unions to play. A Club playing a match against a non affiliated or a non sanctioned overseas side, may render the contract between the IRFU and its insurers, null and void, should an accident occur.

Urgency of Application

The urgent completion and return of the application form together with cheques cannot be over-emphasised. Should you have ceased to be the Hon. Secretary of your Club, please do not fail to pass on this letter and enclosures to your successor for his urgent attention.



General Insurance Scheme for Clubs

Finally, the Union reminds you that, in conjunction with Aon and Aviva Insurance Europe SE, a specially designed Scheme is now available to cover each Club's other insurance needs, such as property assets, money, business interruption and all liabilities. In particular, it will cover liabilities from all rugby and social activities and will offer the widest possible cover at very competitive premiums.

Full details have been sent to you already by Aon and it is important to note that this cover is available via your existing Insurance Broker. A copy Brochure in this regard is attached.

Thanking you for your cooperation.

Yours sincerely,

PHILIP BROWNE
Chief Executive

Enclosures:

- Compulsory Clubs Scheme Brochure and Application Form
- Optional Top-up Scheme for Clubs Brochure
- IRFU Injuries and Insurance Leaflet
- Additional cover for individuals Brochure and Application
- Commercial Combined Brochure