

Irish Rugby Football Union



COMPULSORY GROUP PERSONAL ACCIDENT SCHEME FOR CLUBS 2010/2011

Arranged by Aon
Insurance Brokers & Consultants
Metropolitan Building, James Joyce Street, Dublin 1.

Introduction

- The Compulsory Group Personal Accident Scheme for Clubs is arranged by the Irish Rugby Football Union to provide fixed benefits for death or serious injury following accidents incurred whilst playing or officially training for rugby.
- The Scheme is funded by an Insurance Policy, arranged on behalf of the Irish Rugby Football Union by their Insurance Brokers, Aon. The Policy is issued by Aviva.
- The premium charged by Insurers responds directly to the amount of claims. This premium is partly subsidised and is then charged by the Irish Rugby Football Union to the Clubs on the basis of the numbers of teams.
- There is no legal obligation on the Irish Rugby Football Union to provide insurance cover. Risk is an inherent factor in sport, as in life. When players voluntarily take part in games, they accept the risks that such participation may bring.
- The Compulsory Insurance Scheme does not seek to compensate fully for injury. Its purpose is to provide a minimum level of cover and ultimate responsibility lies with the individual player to ensure he/she is fully covered in accordance with his/her specific needs. Additional voluntary Top-Up cover is available directly from the Irish Rugby Football Union's Insurance Brokers, Aon.

Scope of Cover

- **Who does it cover ?**
The policy provides compensation following accidental bodily injury to any duly elected member of an Insured Club whilst as a Player, Coach, Touch Judge, Referee, Referee Inspector, Selector, Official Doctor, Official Masseur or Official Officer.
- **When does cover operate ?**
Whilst at any Rugby Union football match, official practice game or official training session, and whilst at any ground or premises where such event has been arranged.
Whilst travelling direct to or from such rugby football match, including international/inter-provincial matches, schoolboy matches and trials, practice game or official training session by and within any coach, train, car or licensed passenger aircraft as a member of an official party organised by and under the direction of the Insured Club, or the Irish Rugby Football Union or one of its branches.
Whilst travelling alone in the case of a Referee, Referee Inspector or Official Doctor to or from such matches/sessions.
Whilst travelling by or within any private type motor car or taxi, the use of which is organised by or under the direction of the insured Club, the Irish Rugby Football Union or one of its branches.

- Benefits

Benefits are only payable following an accident -

(i)	Death	€500,000
(ii)	Loss of 2 Limbs and/or the loss of both eyes or 1 limb and 1 eye	€500,000
(iii)	Loss of 1 limb or the loss of 1 eye	€250,000
(iv)	Permanent Total Disablement (subject to restrictions shown below)	€650,000
(v)	Severe injury involving loss of use of two legs and two arms	Additional €850,000 (see note below)

- Definitions/Restrictions/Notes

Loss of limb shall mean the loss by physical severance or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg.

Loss of eye shall mean the total and irrecoverable loss of sight.

Permanent Total Disablement shall mean total and absolute disablement from engaging in or giving attention to the insured person's usual occupation, and any other occupation for which the Insured Person is fitted by knowledge and training, such disablement having lasted without interruption for 52 weeks from the date of the accident and having been proved to the Insurers satisfaction to be likely to continue for the remainder of life. This benefit is subject to the following inner limits:-

- Where the Insured Person's sole source of income is from rugby playing or coaching but he/she could be re-trained for alternative employment or be physically able to undertake alternative employment, the Permanent Total Disability Benefit is restricted to one-quarter of the policy benefit, i.e. €162,500 or five-times the annual proven net earnings the individual received from rugby activities, whichever is the lesser amount.
- Where the Insured Person's employment involves manual work but he/she could be re-trained for alternative employment and can physically undertake such employment, the Permanent Total Disability payment shall not exceed one-half of the policy benefit, i.e. €325,000
- Where the Insured Person is unable to undertake any occupation, even after re-training, then the full Permanent Total Disability Benefit is payable, i.e. €650,000

Severe Injury Benefit is payable as an additional benefit of €850,000 where the Insured person has totally and permanently lost use of all four limbs.

Full Definitions and Extent of Cover, Conditions and Exclusions are set out in Policy Document.

Extensions of Cover

- Guests/Guesting

The insurance will apply to any person not a member of an insured Club who, at the request of such insured Club, is playing, refereeing, acting as Touch Judge, Coach, Official Doctor, Masseur or Selector in any match, official practice game or official training session.

The insurance also extends to any member of an insured Club who may be playing in, refereeing, acting as Touch Judge, Coach, Official Doctor, Masseur or Selector at, including travel to and from, any match or official practice game or official training session for an uninsured team.

- Organised Travelling

The reference to organised travelling requires that the arrangements be made by the Club Secretary or other official who has been appointed to attend to such matters and that such arrangements should be made in advance.

- Tours Outside Ireland

The insurance includes tours abroad but only in respect of travel to and from the visited country and, whilst there, in respect of travel to and from, and whilst at, any ground or premises for the purpose of playing, refereeing, acting as Touch Judge, Coach, Official Doctor, Masseur or Selector.

Limitations and Exclusions

- **Dual Insurance**
In the event of dual insurance operating under the Guests/Guesting arrangement, referred to above, payment will only be made to the Club to which the Insured player belongs.
- **Schoolboys Duplication of Cover**
In the event of an Insured Person being covered under the Compulsory Clubs Scheme and the Compulsory Schools Scheme, only one benefit is payable, whichever is the lesser.
- **Restricted Death Benefit under 18**
Benefit (i) - Death - is limited to €12,500 if the Insured Person has not attained the age of 18 years at the date of the accident, or the age of 16 years where there are dependants.
- **Maximum Accumulation Limit Restricted to €20M**
It is important to note that the cover is now restricted to a maximum payout any one event of €20M regardless of how many individuals are affected by a disaster, such as a plane or bus crash. In the event of a large number of death or disability claims resulting from the one event exceeding €20M in total, then the payout by insurers would be a maximum of €20M divided equally between all claimants.
- **Pre Advice of Travel at International Weekends**
Any Club proposing to send a team abroad at international match weekends should give at least one month's notice to the Insurance Brokers, Aon.
- **Alcohol/Drug Use**
The insurance does not apply in the event of any Insured Person being under the influence of alcohol or drugs.
- **Fatal Collapse**
Death from heart failure or collapse is not covered but is available as optional cover.
- **Age**
No cover is provided for persons under 5 years of age.

Policy Document and Conditions

- A copy of the Policy Document, setting out full details of Cover, Conditions and Exclusions, is available on request from Aon.

Application Form and Premium Calculation

- An Application and Premium Payment Form is enclosed with this brochure.

N.B. It is important that this Application Form is completed and returned with the appropriate cheques to your relevant Branch as soon as possible to ensure all your players are properly covered.

Please note that premium is charged on a fixed amount per team per year or part of a year regardless of when the Application Form is returned. No financial benefit will be achieved by delaying return of the Application.

Number of Teams and Official Fixtures

- (i) Premiums are charged on a flat rate per adult (male or female) team per season regardless of the number of matches played.
- (ii) All teams for which a recognised fixture list has been made must be included.
- (iii) Where a Club expects a number of one-off fixtures to be played during a season for different teams, special application should be made to Aon and premium agreed. This should be checked and clarified if possible before submitting the Application Form to your Branch.
- (iv) There is no premium charge for Youth Teams up to and including under 21's.

Accidents and Claims

All accidents which may lead to claims under the Scheme should be reported as soon as possible in the first instance to your local Branch who will in turn advise the Irish Rugby Football Union and Aon.

This reporting procedure is necessary to ensure that your Branch are aware of serious accidents happening within their area of responsibility.

Accident Report Forms will be issued by Aon who will co-ordinate the processing of the claim along with the Insurers.

Queries

All queries relating to the cover can be made to:-

**Aon
Metropolitan Building
James Joyce Street
Dublin 1**

**Tel. No. (01) 266 6000
Fax No. (01) 266 6220**

Advice to Members

The benefit provided by the IRFU scheme is substantially greater than that provided by other rugby unions or by other sports bodies. However, it is not intended that the benefit should compensate fully for serious injury.

So that there is no misunderstanding, the Union requests the clubs to advise each member of –

- 1) The cover provided by this compulsory scheme
- 2) The availability of optional extra cover which can be purchased by the club or by individuals and
- 3) The responsibility of each member to make sure that he/she is adequately covered for the consequences of serious injury

Optional Cover

Additional cover is available from Aon for clubs or individuals. A brochure is enclosed setting out details of the options and the premium cost for clubs. Costs for individuals can be obtained direct from Aon.

The Irish Rugby Football Union strongly recommends that clubs or individual players purchase additional cover.

Additional Brochures or Advice

Further copies of these brochures are available on request from Aon who will also provide any advice required.