

# Irish Rugby Football Union



## COMPULSORY GROUP PERSONAL ACCIDENT SCHEME FOR SCHOOLS 2010/2011

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

### Introduction

- The Compulsory Group Personal Accident Scheme for Schools 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.
- 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 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. Ultimate responsibility lies with the player's parents/guardians to ensure that full cover operates in accordance with specific needs.

### Scope of Cover

#### **Who does it cover ?**

Any member of an insured school whilst as a Player, Coach, Touch Judge, Referee, Referee Inspector, Selector, Official Doctor or Official Masseur.

#### **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, 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 school, 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.

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

## Benefits

Benefits are only payable following an accident -

(i)	Death		€12,500
(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
(v)	Permanent Total Disablement (subject to restrictions shown below)		€650,000
(vi)	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 irrecoverable loss of sight.

**Permanent Total Disablement** for pupils shall mean total and absolute disablement from engaging in or giving attention to gainful employment of any and every kind. For persons other than pupils shall mean total and absolute disablement from engaging in or giving attention to the person's usual occupation, and any other occupation for which the person is fitted by knowledge and training. In either case, the disablement must last without interruption for 52 weeks from the date of the accident and be proved to the Insurers satisfaction to be likely to continue for the remainder of life.

### The following Inner Limits apply for persons other than pupils:-

- (a) 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 Disablement 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.
- (b) 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 Disablement payment shall not exceed one-half of the policy benefit, i.e. €325,000
- (c) Where the Insured Person is unable to undertake any occupation, even after re-training, then the full Permanent Total Disablement Benefit is payable, i.e. €650,000

### Severe Injury Benefit

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

### Extensions of Cover

#### Guests/Guesting

The insurance will apply to any person not a member of an insured School who, at the request of such insured School, 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 School 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.

#### Tours Outside Ireland

The insurance includes tours abroad but only whilst at any ground or premises for the purpose of playing, refereeing, acting as Touch Judge, Coach, Official Doctor, Masseur or Selector.

#### Increased Death Benefit over 18

Benefit (i) - Death - will increase to €500,000 if the insured person has attained the age of 18 years at the date of the accident, or the age of 16 years where there are dependants.

## 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 School or 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.
- **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 School proposing to send a team abroad at international match weekends should give at least one month's notice to the Insurance Brokers, Aon. This is necessary to check that the maximum cover any one conveyance referred to above is not exceeded.
- **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.
- **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

- An Application Form is enclosed with this brochure.

**N.B.** Whilst there is no charge for the cover with premium being met totally by the Irish Rugby Football Union, it is a requirement that this Registration Form be completed and returned to your relevant Branch as soon as possible to instigate cover for your players.

## 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**

## Additional Cover

Additional cover for various fixed benefits is available to schools through a number of schemes offered by different insurers. These schemes generally cover all school activities but can also provide 24 hour cover. They are very competitively priced.

It is strongly recommended that the school avails of this cover or recommends to parents/guardians that they do so.

## Advice to Parents/Guardians

Whilst the benefit provided by the Irish Rugby Football Union Scheme is substantially greater than that provided by other sports bodies or rugby unions, please note that it is not intended that this benefit is sufficient to fully compensate for serious injury.

So that there is no misunderstanding, the Union ask the school to-

- 1) Advise the parents/guardians of the cover provided by the Union
- 2) (If not already doing so) avail of or encourage parents/guardians to avail of the additional schools personal accident insurance schemes referred to above
- 3) Encourage parents/guardians to take out separate additional cover

**Aon will be glad to provide assistance to schools, parents or guardians.**