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Irish Rugby Football Union  
P. R. Browne  
Chief Executive

Ref: CA/Admin/Ins/GPANIClubs2018

25th September 2018

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

**Re:     *Season 2018/2019 - IRFU Compulsory Personal Accident Scheme for Clubs  
(Northern Ireland – STG £ currency)***

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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.

#### **Claims Experience**

Claims continue to run at a significant level. 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. These remain unchanged from last year.

#### **Premium per Team**

Despite significant increases to Government Premium Taxes and to the overall Premium over the past number of years, the Union continues to carry these additional costs itself to ensure that the premium per adult team (including female teams) remains at Stg£1,767– the same basic rate for the last 9 years. In addition, the Union intends to continue its support to Clubs by refunding the last of the 6 post-dated cheques provided the Club meets the required conditions. The Rugby Department has written separately to the Branches with specific details. *N.B. There is no charge for any team from under 20 down including Youths and Minis as the Union carries this cost itself. Note also that no cover is provided for persons under 5 years of age.* Given that each team usually consists of c.28 players/officials, this is equivalent to a charge of approx. £63 per individual and this remains good value.

#### **Adequacy of Cover**

The benefit provided by this compulsory scheme is substantially greater than that provided by other Unions or 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 whilst in training or on the match pitch.

This compulsory scheme is intended to cover serious injury only and, whilst the “Catastrophic Injury” benefit at STG£1,150,000 may appear substantial, it will not necessarily be sufficient to cover the future needs of a severely injured young player.

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Separate optional additional covers are available for all of 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 covers.**

**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 for 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 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 level and nature of cover put in place on their behalf
- (ii) charge back the premium to playing members as a separate “insurance levy”
- (iii) advise playing members that a more comprehensive insurance cover is their ultimate responsibility
- (iv) encourage playing members to take out additional cover for their individual requirements

**We strongly recommend that details of the Compulsory Scheme be posted on the Club's notice board and that Clubs use any opportunity they have available, such as registration forms, websites and social media etc., to notify members of the IRFU leaflet and additional cover for individuals. Additional copies of all brochures and application forms are available on request from Aon.**

The purpose of this action by the Union, combined with continued action by the Clubs, is to increase awareness amongst players of the necessity to arrange additional insurance to best suit their needs. 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 - 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.**

**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, D01 KOY8. Tel: 01 2666 400**

**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 Wednesday 31<sup>st</sup> October 2018, 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 and not the IRFU** must be submitted together with the application form to your Branch and not the IRFU no later than **Wednesday 31<sup>st</sup> October 2018**.



Postdated cheques should be completed as follows;

**Wednesday 31<sup>st</sup> October 2018, Friday 30<sup>th</sup> November 2018, Friday 28<sup>th</sup> December 2018, Thursday 31<sup>st</sup> January 2019, Thursday 28<sup>th</sup> February 2019, Friday March 29<sup>th</sup> 2019.**

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 submitted postdated payments by **Wednesday 31<sup>st</sup> October 2018** 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 (form on [irishrugby.ie](http://irishrugby.ie)) 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. **To ensure cover continues to operate, it is imperative that the registration form is returned before Wednesday 31<sup>st</sup> October 2018 in any event.** 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/her urgent attention.

#### **General Insurance Scheme for Clubs**

Finally, the Union reminds you that, in conjunction with Aon and Aviva General Insurance, 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.

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