

Northern Ireland edition (Stg£)

Irish Rugby Football Union

Injuries & Insurance

2018/2019



Injury Risk

Accidents occur daily in homes, the workplace, on the streets and roads and also in the pursuit of leisure and sports activities. In this regard, rugby is no different to any other contact sport and unfortunately player injuries which occur from time to time can be of a serious nature.

The cost of treatment and ongoing care for longer term serious injuries continues to increase considerably and for that reason, it is imperative that every club and individual player be alert to the necessity for adequate and proper insurance cover.

Existing Compulsory Insurance

The Irish Rugby Football Union already have a compulsory insurance scheme in place covering all persons whilst active in rugby in Ireland. This provides the following benefits payable following an accident:

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|------------------------------------------------------------------------------|--------------|
| 1. Death | Stg £400,000 |
| 2. Loss of 2 limbs and/or loss of both eyes
or 1 limb and 1 eye | Stg £400,000 |
| 3. Loss of 1 limb or loss of 1 eye | Stg £200,000 |
| 4. Permanent total disablement | Stg £500,000 |
| 5. *Severe injury involving loss of use of 2
legs and 2 arms (additional) | Stg £650,000 |

*Severe injury benefit is payable as an additional benefit where the insured person has lost use of both legs and both arms, e.g. a permanent total disability which involves the loss of all four limbs will pay Stg £500,000 + Stg £650,000 = Stg £1,150,00.

Certain definitions/ conditions/ restrictions apply to these benefits. Full details are available from your club secretary or from the Union's Broker; Aon.

The IRFU carry the total cost of this insurance for schools and under 21 players. They also partially subsidise the cost of adult teams with the balance charged back to the clubs on a per team basis.

The IRFU Urges Further Cover

The IRFU insurance scheme concentrates on the providing substantial benefits for serious injury following accidents. It does not cover ongoing loss of earnings, fatal collapse (unless caused by accident), medical expenses or illness.

The clubs are also encouraged to purchase additional top-up benefits on a per team basis. Additional cover is also available for individuals to purchase regardless of what cover their clubs are providing. However, the take up rate on both these optional covers has been very low.

Both these optional covers are available on a scheme basis at substantially reduced rates to that which would apply if one was to purchase cover for rugby as a standalone individual. For example, an additional permanent total disability benefit of Stg £500,000 can be purchased for a premium of Stg £100. From the disappointing response it is evident however, that very few players will take out insurance cover unless it is done for them. It is for this reason that the IRFU, over the years have taken out compulsory cover and have consistently increased the benefit year on year.

The IRFU simply cannot impose cover for even higher limits as the higher premiums would have to be paid by the clubs and therefore ultimately the players. The IRFU prefer to allow individuals to choose the additional benefits they require, and therefore request, in the strongest terms, that players should consider their own

position and make arrangements to take out whatever additional cover they feel is necessary.

This scheme is underwritten by Aviva Insurance Limited and is designed and managed by the Union's broker; Aon.

All insurance is arranged and managed by the Union's Insurance Broker.

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