

Northern Ireland edition (Stg£)

Irish Rugby Football Union

Injuries & Insurance

2021/2022



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:

- a) Death Stg £400,000
- b) Total loss by physical severance or total and permanent irrecoverable loss of use of both lower limbs and both upper limbs Stg £1,000,000
- c) Loss of two or more Limbs or Loss of both Eyes or one of each Stg £400,000
- d) Loss of Limb or Loss of Eye Stg £200,000
- e) Permanent total disablement (As defined in the policy document) Stg £500,000

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 Ireland DAC and is designed and managed by the Union's broker; Aon.

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

Aon
Metropolitan Building
James Joyce St
Dublin 1
Tel: 01 266 6000
Fax: 01 266 6620

Aon Ireland Limited t/a Aon, Aon Risk Solutions, Aon Affinity, Aon Claims Management, The Bar of Ireland Financial Services and Unity Insurances, is a private company limited by shares and is regulated by the Central Bank of Ireland. Registered in Ireland No. 5103 Registered Office: Metropolitan Building, James Joyce Street, Dublin 1. DO1 K0Y8

Aviva Insurance Ireland DAC, trading as Aviva, is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Registered Branch Office in Ireland no.900175. Registered Branch address 1 Park Place, Hatch Street. Dublin 2. Registered in Scotland, no.2116 , Registered Office Pitheavlis, Perth PH2 ONH.