



Irish Rugby Football Union

Optional Top-Up Covers for Clubs 2019/2020

As Insurance Brokers for the Irish Rugby Football Union, Aon have already arranged Compulsory Group Personal Accident cover for Clubs in respect of fixed amounts following death or serious injury.

- The benefits, which are payable following an accident are:

i.	Death	€500,000
ii.	Loss of 2 limbs and/ or 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 - See Compulsory Cover)	€650,000
v.	Severe injury involving loss of use of 2 legs and 2 arms	€850,000 (additional)

- The Irish Rugby Football Union have already written to you setting out details of this cover and asking you to complete and return the Application Form with appropriate premium to your Branch.

- The Irish Rugby Football Union stress that the cover provided by the Compulsory Scheme is minimum cover only and they recommend that Clubs should purchase additional cover themselves, or ask their players to do so. For example, whilst the current Compulsory Cover is far greater than the cover provided by any other sporting body, no one could accept that this would be sufficient to compensate a seriously injured player.

Arranged by Aon

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

Optional Top-Up Cover:

- Cover is available through Aon for additional units of cover and/or additional benefits.
- The cover is provided by Aviva Insurance Ireland DAC. The Extensions, Exclusions, operative times and persons covered, etc. are exactly the same as that applicable to the Compulsory Scheme.

Options available:

The following options are available (all premiums include Government Levy):-

Option A - The Basic Unit of Cover consists of:

(i)	Death	€12,500
(ii)	Loss of 2 limbs and/or the loss of both eyes or 1 limb	€12,500
(iii)	Loss of 1 limb or the loss of 1 eye	€6,250
(iv)	Permanent Total Disablement	€12,500

Benefits are payable only as a result of an accident.

N.B. Please note that the maximum Permanent Total Disablement Benefit payable from a combination of the Compulsory Scheme and the Optional Scheme for persons whose sole source of income is from rugby playing or coaching and who could be re-trained for alternative employment or be physically able to undertake alternative employment cannot exceed five times their annual proven net earnings from rugby activities.

Premium is €45 per unit per team.

Maximum number of units available is 15.

All junior teams up to and including 21 are counted as one.

Option B

Medical Expenses following an accident (subject to €100 Excess per Claim)

One unit = €125

Premium is €110 per unit per team.

Maximum number of units available is 15.

Option C – Weekly Benefit

Temporary Total Disablement following an accident payable for a maximum 26 weeks after the first four weeks deferment.

One unit = €65 per of week

Premium is €283 per unit per team

Maximum number of units available is 4.

Option D – Weekly Benefit

Fatal collapse (non-accident cover)

Premium is €75 per team

Maximum cover €12,500

Combination of options

Option A and D are available on their own

Option B is available only in conjunction with Option A

Option C is available only in conjunction with Options A & B

Death Cover

Cover in respect of death is limited to €12,500 in respect of persons under 18 years or 16 years where there are dependants.

Age

No cover is provided for persons under 5 years of age.

Fixed Premiums

These premiums are fixed minimum premiums charged for a 12 month period. No reduction can be achieved for shorter periods of cover.

Effective Date

Cover cannot be backdated and is only operative from the requested date. As most Clubs will have training in place by 1st August, the risk of injury exists and it is in your interest to affect cover as soon as possible to achieve maximum protection.

Payment of Premium

Provided the total premium for this optional cover exceeds €1,000, Insurers are willing to accept payment by direct debit in twelve equal instalments. If this is of interest, premium finance rate can be provided.

Application for Cover / Queries

Cover can be arranged and queries answered by contacting; Aon, Metropolitan Building, James Joyce Street, Dublin 1. Tel. No: (01) 266 6000 / Fax No: (01) 266 6620. We regret we are not in a position to arrange cover until payment is received, or an agreed payment arrangement is in place.

Important

- *If you receive this brochure but are no longer involved within your Club in the administration of such matters, please pass it to your successor.*
- *Please do not ignore these additional benefits. Our experience over the past ten years has shown that, on average, there are likely to be a minimum of two full benefit claims each year. Whilst your Club and your players may have been fortunate not to experience such accidents first-hand, we would ask you, and your Committee, to carefully consider the consequence of such an accident.*
- *Even if your Club decides not to purchase additional benefits, please inform your members of your decision and encourage them to purchase additional cover as individuals. Aon will be glad to advise on this.*