



# Irish Rugby Football Union

## Additional Personal Accident Cover for Individuals

2019/2020

**Compulsory insurance cover is already arranged by the IRFU on behalf of all players and rugby associated individuals. Optional additional cover is also available to Clubs on a per team basis.**

- Additional cover can now be purchased by individuals as per the options outlined below. The cover is provided by Aviva Insurance Ireland DAC.
- In all cases, the policy terms, conditions and limitations follow those applicable to the Compulsory and Optional Clubs Schemes, with one exception -cover for permanent total disability operates "from gainful employment of any and every kind".
- The IRFU stress that the cover provided by the Compulsory scheme is minimum only and it is recommended that Clubs and individuals should purchase additional cover. Whilst the current compulsory cover is far greater than the cover provided by other sporting bodies, no-one could accept that this would be sufficient to compensate a seriously injured player

**NB: Cover is for rugby activities only. Cover for all accidents 24 hours a day is also available at the rates shown (subject to your occupation being "Non manual"). Please contact Aon for confirmation if in doubt.**

### Options available

#### **Option 1 – Permanent Total Disability from gainful employment of any and every kind**

a. Benefit Stg £100,000	Premium Stg £20 (rugby only)	or	Stg £33 (24 hours)
b. Benefit Stg £300,000	Premium Stg £60 (rugby only)	or	Stg £99 (24 hours)
c. Benefit Stg £500,000	Premium Stg £100 (rugby only)	or	Stg £165 (24 hours)

**Arranged by Aon**

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

## **Option 2 – Permanent Total Disability from gainful employment of any and every kind or Death or Loss of use of 2 limbs or Loss of sight of 2 eyes or 1 limb and 1 eye**

- |    |                      |                               |    |                     |
|----|----------------------|-------------------------------|----|---------------------|
| a. | Benefit Stg £100,000 | Premium Stg £27 (rugby only)  | or | Stg £45 (24 hours)  |
| b. | Benefit Stg £300,000 | Premium Stg £81 (rugby only)  | or | Stg £135 (24 hours) |
| c. | Benefit Stg £500,000 | Premium Stg £135 (rugby only) | or | Stg £225 (24 hours) |

Note: Loss of 1 limb or 1 eye will pay half the chosen benefit

## **Option 3 – Medical Expenses**

- |    |                    |                              |    |                     |
|----|--------------------|------------------------------|----|---------------------|
| a. | Benefit Stg £500   | Premium Stg £33 (rugby only) | or | Stg £54 (24 hours)  |
| b. | Benefit Stg £1,000 | Premium Stg £66 (rugby only) | or | Stg £108 (24 hours) |

Subject to Stg £100 excess per claim (this will be waived if the excess is already deducted under any optional cover taken out by the individual's club).

## **Option 4 – Weekly Benefit**

Temporary total disablement following an accident. Payable for a maximum of 26 weeks after the first four weeks are deferred.

- |    |                           |                              |    |                     |
|----|---------------------------|------------------------------|----|---------------------|
| a. | Benefit Stg £200 per week | Premium Stg £71 (rugby only) | or | Stg £117 (24 hours) |
|----|---------------------------|------------------------------|----|---------------------|

## **Combination of options**

You may choose either option 1 or 2

Options 3 and 4 are available only in conjunction with either Options 1 or 2.

## **Effective Date**

Cover cannot be backdated and is only operative for 12 months from the requested date and from the time payment is received.

## **Application for cover / queries**

Cover can be arranged and any queries answered by completing and returning the attached application form with payment or by contacting;

Aon,  
Metropolitan Building,  
James Joyce Street,  
Dublin 1  
Tel. No: (01) 266 6000  
Fax No: (01) 266 6620

# APPLICATION FORM

IRISH RUGBY FOOTBALL UNION

ADDITIONAL PERSONAL ACCIDENT COVER FOR INDIVIDUALS

Arranged by Aon

**OPTIONS REQUIRED-** Please tick appropriate box. All prices include insurance premium tax

## Option 1 – Permanent Total Disability from gainful employment of any and every kind

- |                         |                               |                          |                     |                          |
|-------------------------|-------------------------------|--------------------------|---------------------|--------------------------|
| a. Benefit Stg £100,000 | Premium Stg £20 (rugby only)  | <input type="checkbox"/> | Stg £33 (24 hours)  | <input type="checkbox"/> |
| b. Benefit Stg £300,000 | Premium Stg £60 (rugby only)  | <input type="checkbox"/> | Stg £99 (24 hours)  | <input type="checkbox"/> |
| c. Benefit Stg £500,000 | Premium Stg £100 (rugby only) | <input type="checkbox"/> | Stg £165 (24 hours) | <input type="checkbox"/> |

## Option 2 – Permanent Total Disability from gainful employment of any and every kind or Death or Loss of use of 2 limbs or Loss of sight of 2 eyes or 1 limb and 1 eye

- |                         |                               |                          |                     |                          |
|-------------------------|-------------------------------|--------------------------|---------------------|--------------------------|
| a. Benefit Stg £100,000 | Premium Stg £27 (rugby only)  | <input type="checkbox"/> | Stg £45 (24 hours)  | <input type="checkbox"/> |
| b. Benefit Stg £300,000 | Premium Stg £81 (rugby only)  | <input type="checkbox"/> | Stg £135 (24 hours) | <input type="checkbox"/> |
| c. Benefit Stg £500,000 | Premium Stg £135 (rugby only) | <input type="checkbox"/> | Stg £225 (24 hours) | <input type="checkbox"/> |

Note: Loss of 1 limb or 1 eye will pay half the chosen benefit

## Option 3 – Medical Expenses

- |                       |                              |                          |    |                     |                          |
|-----------------------|------------------------------|--------------------------|----|---------------------|--------------------------|
| a. Benefit Stg £500   | Premium Stg £33 (rugby only) | <input type="checkbox"/> | or | Stg £54 (24 hours)  | <input type="checkbox"/> |
| b. Benefit Stg £1,000 | Premium Stg £66 (rugby only) | <input type="checkbox"/> | or | Stg £108 (24 hours) | <input type="checkbox"/> |

Subject to Stg £100 excess per claim (this will be waived if the excess is already deducted under any optional cover taken out by the individual's club).

## Option 4 – Weekly Benefit

Payable for a maximum of 26 weeks after the first four weeks are deferred.

- |                         |                              |                          |    |                     |                          |
|-------------------------|------------------------------|--------------------------|----|---------------------|--------------------------|
| Benefit Stg £200 p/week | Premium Stg £71 (rugby only) | <input type="checkbox"/> | or | Stg £117 (24 hours) | <input type="checkbox"/> |
|-------------------------|------------------------------|--------------------------|----|---------------------|--------------------------|

**N.B.** You may choose either option 1 or 2. Options 3 and 4 are available only in conjunction with either Options 1 or 2. Maximum PTD benefit payable under Compulsory IRFU and Top Up Covers issued by Aviva is Stg £1,750,000.

Name of Individual: \_\_\_\_\_ E-mail: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Oc#cupation: \_\_\_\_\_

Club/School: \_\_\_\_\_ Signed: \_\_\_\_\_

**COVER WILL ONLY APPLY ON RECEIPT OF REMITTANCE** Date: \_\_\_\_\_

MacDonagh Boland Crotty MacRedmond Limited t/a Aon MacDonagh Boland is regulated by the Central Bank of Ireland. 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.