



# Irish Rugby Football Union

## Compulsory Group Personal Accident Scheme for Schools 2023/2024

The Compulsory Group Personal Accident Scheme for Schools is arranged by the Irish Rugby Football Union to provide fixed benefits for death or serious injury following accidents incurred whilst playing or officially training for rugby.

- The Scheme is funded by an Insurance Policy, arranged on behalf of the Irish Rugby Football Union by their Insurance Brokers, Aon. The Policy is issued by Aviva Insurance Ireland DAC.
- There is no legal obligation on the Irish Rugby Football Union to provide insurance cover. Risk is an inherent factor in sport, as in life. When players voluntarily take part in games, they accept the risks that such participation may bring.
- The Compulsory Insurance Scheme does not seek to compensate fully for injury. Its purpose is to provide a minimum level of cover and ultimate responsibility lies with the player's parent/ guardian to ensure that full cover operates in accordance with specific needs.

### Scope of Cover:

- **Who does it cover?**  
Any member of an insured school whilst as a Player, Coach, Touch Judge, Referee, Referee Inspector, Selector, Official Doctor or Masseur.
- **When does cover operate?**  
Whilst playing or taking part in any Rugby Union football match, official practice game or official training session, and whilst at any ground or premises where such an event has been arranged.

Whilst travelling direct to or from such rugby football match, practice game or official training session by and within any coach, train, car or licensed passenger aircraft as a member of an official party organised by and under the direction of the Insured School, or the Irish Rugby Football Union or one of its branches.

Arranged by Aon

Metropolitan  
Building, James  
Joyce Street, Dublin  
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Whilst travelling alone in the case of a Referee, Referee Inspector or Official Doctor to or from such matches/sessions.

- **Benefits are only payable following an accident**

	Results	Compensation
a	Death	€500,000
b	Total loss by physical severance or total and permanent irrecoverable loss of use of both lower limbs and both upper limbs	€1,500,000
c	Loss of two or more Limbs or Loss of both Eyes or one of each	€500,000
d	Loss of Limb or Loss of Eye	€250,000
e	Permanent total disablement (As defined in the policy document)	€650,000

- **Definitions/Restrictions/Notes**

**Loss of limb:** shall mean the loss by physical severance or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg.

**Loss of eye:** shall mean the total and irrecoverable loss of sight.

**Permanent Total Disablement :** shall mean total and absolute disablement from engaging in or giving attention to the insured person's usual occupation, and any other occupation for which the Insured Person is fitted by knowledge and training, such disablement having lasted without interruption for 52 weeks from the date of the accident and having been proved to the Insurers satisfaction to be likely to continue for the remainder of life. (This benefit is subject to inner limits as follows).

**Inner Limits for Permanent Total Disablement (for persons other than pupils):**

Where the Insured Person's sole source of income is from rugby playing or coaching but he/she could be re-trained for alternative employment or be physically able to undertake alternative employment, the Permanent Total Disability Benefit is restricted to one-quarter of the policy benefit under result (e) i.e. €162,500 or five-times the annual proven net earnings the individual received from rugby activities, whichever is the lesser amount.

Where the Insured Person's employment involves manual work but he/she could be re-trained for alternative employment and can physically undertake such employment, the Permanent Total Disability payment shall not exceed one-half of the policy benefit under result (e), i.e. €325,000

Where the Insured Person is unable to undertake any occupation, even after re training, then the full Permanent Total Disability Benefit is payable under result (e), i.e. €650,000

Injury Benefit result (b), i.e. €1,500,000 is payable where the Insured person has sustained total loss by physical severance or total and permanent irrecoverable loss of use of both lower limbs and both upper limbs.

**Full definitions and extent of cover, conditions and exclusions are set out in the Policy Document.**

## Extensions of Cover

### Guests/Guesting

The insurance will apply to any person not a member of an insured School who, at the request of such insured School, is playing, refereeing, acting as Touch Judge, Coach, Official Doctor, Masseur or Selector in any match, official practice game or official training session.

The insurance also extends to any member of an insured Club who may be playing in, refereeing, acting as Touch Judge, Coach, Official Doctor, Masseur or Selector at, including travel to and from, any match or official practice game or official training session for an uninsured team.

### Tours Outside Ireland

The insurance includes tours abroad but only whilst at, any ground or premises for the purpose of playing, refereeing, acting as a Touch Judge, Coach, Official Doctor, Masseur or Selector.

### Increased Death Benefit over 18

Benefit (i) Death – will increase to €500,000 if the insured person has attained the age of 18 years at the date of the accident, or the age of 16 years where there are dependants.

## Limitations & Exclusions

### Dual Insurance

In the event of dual insurance operating under the Guests/Guesting arrangement, referred to above, payment will only be made to the Club to which the Insured player belongs.

### Schoolboys Duplication of Cover

In the event of an Insured Person being covered under the Compulsory Clubs Scheme and the Compulsory Schools Scheme, only one benefit is payable, whichever is the lesser.

### Maximum Accumulation Limit Restricted to €20M

It is important to note that the cover is now restricted to a maximum payout any one event of €20M regardless of how many individuals are affected by a disaster, such as a plane or bus crash. In the event of a large number of death or disability claims resulting from the one event exceeding €20M

in total, then the payout by insurers would be a maximum of €20M divided equally between all claimants.

### Pre Advice of Travel at International Weekends

Any Club proposing to send a team abroad at international match weekends should give at least one month's notice to the Insurance Brokers, Aon.

### Alcohol/Drug Use

The insurance does not apply in the event of any Insured Person being under the influence of alcohol or drugs.

### Fatal Collapse

Death from heart failure or collapse is not covered.

### Age

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

## Policy Documents & Conditions

A copy of the Policy Document, setting out full details of Cover, Conditions and Exclusions, is available on request from Aon.

## Application Form & Premium Calculation

An Application Form is enclosed with this brochure.

N.B. It is important that this Application Form is completed and returned to your relevant Branch as soon as possible who will in turn advise the Irish Rugby Football Union and Aon.

*This reporting procedure is necessary to ensure that your Branch are aware of serious accidents happening within their area of responsibility. Accident Report Forms will be issued by Aon who will coordinate the processing of the claim along with the insurers.*

*All queries relating to the cover can be made to:*

Aon,  
Metropolitan Building,  
James Joyce St,  
Dublin 1  
Tel (01) 266 6000  
Fax (01) 266 6220

## Additional Cover

Additional cover for various fixed benefits is available to schools through a number of schemes offered by different insurers. These schemes generally cover all school activities but can also provide 24 hour cover. They are very competitively priced. It is strongly recommended that the school avails of this cover or recommends to parents/guardians that they do so.

## Advice to Parents/Guardians

Whilst the benefit provided by the Irish Rugby Football Union scheme is substantially greater than that provided by other sports bodies or rugby unions, please note that it is not intended that this benefit is sufficient to fully compensate for serious injury.

So that there is no misunderstanding, the Union ask the school to;

1. Advise the parents/guardians of the cover provided by the Union
2. (If not already doing so) avail of or encourage parents / guardians to avail of the additional schools personal accident insurance schemes referred to above
3. Encourage parents/ guardians to take out separate additional cover

Aon will be glad to provide assistance to schools, parents or guardians.

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