

Ref: CA/Admin/Ins/GPA2023

6th October 2023

To: *The Principal of each affiliated School (Republic of Ireland Euro€ currency)*

Re: Season 2023 / 2024 – IRFU Compulsory Personal Accident Scheme for Affiliated Schools to cover catastrophic injuries to pupils and other personnel whilst involved in rugby

Dear Sir/Madam,

The Irish Rugby Football Union continues to provide a compulsory insurance scheme for all affiliated schools.

The full benefits, inner limits, terms and conditions are set out in the attached explanatory brochure. Again, the Union specifically draws to your attention that no cover is provided for persons under 5 years of age.

The total premium cost of the School insurance scheme is c.€400,000 which the Union continues to carry itself.

N.B: To ensure cover continues to operate please complete the enclosed registration form and return the IRFU and Branch copies to the BRANCH office promptly. It is imperative that the registration form is returned before Friday 24th November 2023 in any event.

The Union emphasises that this compulsory scheme is not intended to fully meet the cost of the consequences of a serious injury.

However, the benefit remains substantially greater than that provided by other rugby unions or other sports bodies.

It is emphasised that this compulsory scheme **does not provide payment of medical expenses or loss of earnings, nor does it cover fatal collapse** unless a physical accident precedes same whilst in training or on the match pitch.

Maximum Accumulation Limit restricted to €20M any one event

It is important to note that the cover is restricted to a maximum payout for any one event of €20M regardless of how many individuals are affected. In the event of a large number of death or disability claims resulting from the one event exceeding this limit, then the payout by insurers would be a maximum of this limit divided between all claimants.

The Union strongly recommends

- (1) That the school informs the parents/guardians of all rugby playing pupils of the level of this Union cover as it does not cover Medical Expenses**
- (2) The school should avail of or ask parents/guardians to avail of one of the school personal accident schemes, which are available from various Insurers through the Schools. These schemes cover all activities including rugby and they offer exceptional value.**
- (3) Parents/guardians should also be informed of the availability of further additional cover for individuals which can be purchased from the Unions insurance brokers, Aon. A leaflet from the Union and a brochure giving details of this additional cover is attached. Further copies of both are available on request from Aon.**

Like many sports, rugby carries risk of injury. Whilst the Union arranges substantial insurance benefits within their financial means, **it still ultimately remains the responsibility of the parents/guardians to ensure that the financial consequences of injury are properly insured hence the need for proper advice to parents/guardians.**

Notification of Accidents

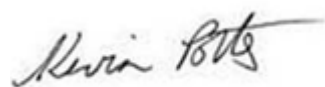
Schools are asked to notify their Branch immediately of any cases of serious injury which might necessitate the issue of claim forms, (serious injury form available on irishugby.ie.) eg. cases involving possible benefit payments such as permanent total disablement, loss of limbs or eyes etc.

If you have any queries concerning the information in the registration form, please contact this office. Any questions on the insurance cover, on the availability of additional cover or requests for further supplies of documentation, can be directed to our insurance brokers:

**Aon Insurance Ltd, Metropolitan Building, James Joyce Street, Dublin D01 KOY8
Tel: 01 -2666 600**

With thanks in anticipation of your co-operation.

Yours sincerely,



KEVIN POTTS
Chief Executive

