# FAQs on Personal Accident Insurance available to IRFU affiliated Clubs & Members

**Is the IRFU or its Affiliated Clubs obliged to have Insurance in place for its "paid up members"?**

No, there is no legal obligation on either the IRFU or any affiliated clubs to provide Personal Accident insurance, medical insurance or any other form of insurance cover for its members.

However, it is recommended that all members consider purchasing such cover, bearing in mind that "risk of injury" is an inherent factor in all sport.

**Does the IRFU have any insurance cover in place for paid up members?**

Yes, the IRFU has put a "Catastrophic Injury" Personal Accident insurance cover in place for all club members of affiliated clubs, which it and the clubs contribute premium towards. The policy provided is designed to assist those players/officials who incur a life changing injury because of an accident during a match or training session run by the club.

The cover is not based on fault, and so, once it is established that the severe injury resulting in Death or Permanent Disability (as defined in the policy) occurred during a match/official training session, the cover operates.

The benefits vary depending on age (minor/adult) and extent of injury (death, permanent total disablement, loss of eye(s), or limb(s)). Different currency Stg£ benefits apply in Northern Ireland.

Summary of benefits: *Summary Cover of Catastrophic Injury Personal Accident Scheme*



**Does the Policy provide cover against all legal actions for accidental bodily injury/illness where negligence is alleged against the Club or its officers?**

No. “Catastrophic Injury” Personal Accident insurance covers the player for a defined benefit if he/she incurs an injury defined in the policy. It does not cover the player or a club in respect of any legal action taken by another against them alleging injury caused by the player/club’s negligence.

Civil actions taken against a club can only be dealt with under a club liability insurance cover.

**Can an affiliated club obtain additional Personal Accident cover to the catastrophic injury cover provided by the IRFU?**

Yes, the IRFU has put a facility in place exclusive to IRFU affiliated clubs through its insurer partner, Aviva Insurance Ireland DAC, which is available through Aon Insurance brokers. The scope of cover purchased can be tailored to the Club’s or player’s requirements in terms of cover and cost.

See further detail:

*Summary Cover of Players Personal Accident Insurance*
*Summary Cover of Teams Personal Accident Insurance*

**Can a playing club member take out insurance themselves?**

Yes, it is always advisable that players or those involved in coaching or officiating have their own insurance cover in place. The scope of insurance cover available would include:

- ✓ Personal Accident insurance (including or excluding an element of medical expenses)
- ✓ Health and Medical Insurance
- ✓ Life Insurance
- ✓ Travel Insurance (as appropriate)

**Do the IRFU or affiliated clubs recommend where such insurance cover can be purchased?**

Yes, there are several avenues available to individuals including:

- ✓ The IRFU has put a facility in place exclusive to IRFU affiliated club members through its insurer partner, Aviva Insurance Ireland DAC, which is available through the club’s insurance brokers. The scope of cover purchased can be tailored to the individual’s requirements in terms of cover and cost.
- ✓ In the case of school going children, it is always recommended that the parent establishes from the school what Personal Accident Insurance and Medical Insurance covers the school has in place and if it extends beyond school activities
- ✓ Health and Medical Insurance providers, including VHI, LAYA and Irish Life
- ✓ The individuals own Insurance Broker/Advisor

For full details, please see the policy document, which is available on request through Aon, endorsed by IRFU and underwritten by Aviva.

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