23rd October 2026

To: The Hon. Secretary of each Affiliated Club.

Season 2026/2027 – Insurance

Dear Sir/Madam,

The Irish Rugby Football Union is acutely aware of the ongoing challenges faced by our Affiliated Clubs with respect to insurance. The increasing costs and the limited terms of cover offered continue to motivate the Union to offer solutions for our clubs and players.

The Union has negotiated a number of separate insurance facilities with its insurance partners for its Affiliated Clubs, which provide the requisite level of protection at affordable rates. These are summarised below.

Insurance Facility No.1: "Catastrophic Injury" Personal Accident Cover (Compulsory for all Affiliated Clubs)

This policy covers all players and certain officials who are members of Affiliated Clubs. Full details of cover, benefits, extensions and limitations are set out in the *Summary Cover of Catastrophic Injury Personal Accident Scheme for NI Clubs*. The cover remains unchanged from last year.

Premium per Team & Payment terms

The IRFU continue to maintain the Insurance Subsidy to reduce the annual cost of this catastrophic injury personal accident insurance to clubs. The subsidy reduces the cost from £2,117 to £1,412 per Adult Team. The subsidy is given provided the Club meets the required conditions as set out in this Catastrophic Injury Personal Accident Scheme.

Given that each team usually consists of c.28 players/officials, this is equivalent to a charge of £50 per individual. ***N.B.*** *There is no charge for any team from under 21 down including Youths and Minis as the Union carries this cost itself. Note also that no cover is provided for persons under 5 years of age.*

Adequacy of Cover

This compulsory scheme is intended to cover serious injury only and, whilst the "Catastrophic injury" benefit of up to £1,000,000 may appear substantial, it will not necessarily be sufficient to cover the future needs of a severely injured player. The benefit provided by this compulsory scheme is substantially greater than that provided by other Unions or by other sports bodies. It is emphasised however, 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.

Irish Rugby Football Union
10-12 Lansdowne Road | Ballsbridge | Dublin 4 | D04 F720
T +353 01 6473800 | F +353 01 6473801
www.irishrugby.ie

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What Must Your Club Do?

The scheme is administered by the Union through the Branches as detailed below.

Using the *Application Form for Catastrophic Injury Personal Accident Scheme for NI Clubs*, all clubs must register the number of Adults, Youth and Women Teams for which a recognised fixture list is made with their respective Branches by no later than Friday, 27th November 2026. Again, there is no charge for any team from under 21 down, including Youths and Minis.

To facilitate the Clubs, the £1,412 premium per team is divided equally into four payments of £353 per team payable to the Branch on or before the dates listed below.

- *Friday, 27th November 2026*
- *Friday, 25th December 2026*
- *Friday, 26th February 2027*
- *Friday, 26th March 2027*

Clubs are advised that adherence to required conditions will be actively monitored. Should it be found that a club has not adhered to the required conditions, the club will lose its Insurance Subsidy and must pay the full amount per team for the 2026/2027 season.

Any club which has not submitted a proof of payment schedule by ***Friday, 27th November 2026*** will not be permitted to play matches.

Notification of Accidents

Club Honorary Secretaries are asked to notify their Branch immediately of any cases of serious injury which might necessitate the issue of claim forms.

Non Affiliated / "Scratch" sides

Please note that your club may not play any match against a non-affiliated side, such as a "scratch" team, without the permission of the Union. Clubs visiting this country from outside the UK should carry proof of sanction of both Unions to play. A club playing a match against a non-affiliated or a non-sanctioned overseas side may render the contract between the IRFU and its insurers null and void should an accident occur.

Insurance Facility No.2: Personal Accident Top Up Cover for individual Clubs & Players (Optional)

Optional additional personal accident covers are available for both clubs and individual members within a club. Full details of cover, benefits, extensions and limitations are set out in the *Summary Cover of Teams Personal Accident Insurance for NI Clubs* and the *Summary Cover of Players Personal Accident Insurance for NI Clubs*.

The Union strongly recommends that clubs and individual players are made aware of and avail of these as this top up cover can include cover for a contribution to medical expenses and loss of wages.

Whilst the Union and the clubs can arrange substantial insurance benefit within their limited financial means, it still ultimately remains the individual player's responsibility to ensure that he/she has adequate insurance cover.

It is recommended that all clubs:

(i) make their members fully aware of the level and nature of cover put in place on their behalf;

(ii) charge back the premium to playing members as a separate "insurance levy"; and

(iii) encourage and advise playing members that more comprehensive personal accident and also health insurance is their ultimate responsibility.

Insurance Facility No.3: Combined Public Liability and Directors & Officers Insurance

Public liability insurance cover is intended to protect the club against any legal actions taken against it, arising from any allegations of negligence causing personal injury/illness in the course of its activities as a sporting club. The policy is intended to provide a defence for any such legal actions and to pay any awards where negligence against the club has been established.

Most public liability policies exclude cover in respect of claims arising from all rugby participation. This means legal actions taken against a club arising from alleged on-field injuries would not be covered by the public liability insurance.

The IRFU has negotiated a partial solution for clubs on this issue with its insurance partners, Aviva & Aon. This facility, in addition to providing cover in respect of its usual insurance needs, such as property assets, money and business interruption, will also offer cover for Directors & Officers Liability and Liability Insurance, including liabilities arising from all rugby related activities on and off the field. ***The liability insurance exposure in respect of "rugby related activities on the field" is only available under this facility, which the Union has negotiated on behalf of Affiliated Clubs.***

We would encourage you to check your existing Public Liability cover with your Insurer/Broker and establish if an on-field participation exclusion has been imposed on your Public Liability Insurance policy wording. If such an exclusion has been imposed, we strongly encourage you to raise the issue with your Insurer/Insurance Provider to see if this cover can be included. If this is not possible, we would encourage you to ask your Broker to contact Gareth Dixon in Aon at Gareth.dixon@aon.ie, who will work with your Broker to address the issues.

To access the documents and application form referred to in this letter in order to activate your School's insurance facility, and for further information, please visit irishrugby.ie/participation/insurance-clubs-and-schools.

Thank you for your cooperation.

Yours sincerely,

KEVIN POTTS
Chief Executive Officer

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