IRFU

Catastrophic Injury Personal Accident Scheme

NI Clubs
Summary of Cover



The compulsory Catastrophic Injury Personal Accident Scheme for Clubs is arranged by the Irish Rugby Football Union to provide benefits for death or catastrophic injury following specific accidents whilst playing, officiating or training for rugby. The scheme is compulsory for all Affiliated Clubs.

Cover is provided by Aviva Insurance Ireland DAC.

Who is covered?

Any elected member of an Affiliated Club while as player, coach, touch judge, referee, referee assessor, selector, official doctor, official masseur or official officer. Cover does not apply to those aged 5 years or under.

When is the benefit payable?

From participating at any rugby union football match, official practice game or official training session, and while at any ground or premises where such events have been arranged.
Cover applies while travelling directly to or from such rugby football match as a member of an official party organized by and under the direction of the insured club, the Irish Rugby Football Union or one of its Branches.

What limits apply?

Benefits are payable following a rugby accident defined as a single, sudden and unexpected event which occurs at an identifiable time and place and which caused unexpected bodily injury at the time it occurs.

Capital Benefit	Benefit
Death	£400,000*
Total loss by physical severance or total permanent irrecoverable loss of use of both lower limbs and both upper limbs	£1,200,000
Loss of two or more limbs or loss of both eyes or one of each	£400,000
Loss of limb or loss of eye	£200,000
Permanent total disablement (as defined in the policy document)	£500,000

*The Death Benefit is limited by statute to £10,000 where the claimant is under 18 years of age or under 16 years of age where there are dependents.

Certain definitions / conditions / exclusions apply to these benefits and policy cover.

A copy of the policy document is available on request from Aon Ireland Limited.

Where to notify incidents:

All accidents which may lead to a claim under the policy should be reported as soon as possible to your club's Branch, who will in turn advise the IRFU and Brokers/Insurers.

Accident investigation and report forms will be managed by Aon Insurance Brokers, who will co-ordinate the processing of all claims with Insurers.

Advice to members:

The level of benefit provided by the IRFU Catastrophic Injury Personal Accident scheme is significantly greater than that provided by other sporting bodies or by other rugby unions. However, the benefits payable cannot, nor are they intended to, compensate for serious injury.

Accordingly, each club should make its players fully aware of:

- the responsibility of each player to make sure that they are adequately covered for the consequences of any rugby injury;
- the cover provided by the IRFU Catastrophic Injury Personal Accident Scheme; and
- the availability of optional extra Personal Accident insurance, which can be purchased by the Club and/or the individual players. For further details, please visit www.irishrugby.ie/insurance to view:

    - *Summary Cover of Players Personal Accident Insurance for NI Clubs*
    - *Summary Cover of Teams Personal Accident Insurance for NI Clubs*
    - *FAQs on Personal Accident Insurance*