



Scottish Rugby Union

Personal Accident Insurance
For Clubs

2010/11

Insurance Underwritten by:



Insurance arranged by:

Aon Limited
40 Torphichen Street
Edinburgh
EH3 8JB

Compulsory Cover

Accidental Death and Disability

Summary of Benefits

Benefits	Senior Teams	U18	Mini/Midi	Club Officials
1. Death	£50,000	£50,000	£10,000	£50,000
2. Loss of two or more limbs or both eyes or one of each	£100,000	£100,000	£100,000	£50,000
3. Loss of one limb or eye or hearing in both ears	£50,000	£50,000	£50,000	£50,000
4. Loss of hearing in one ear	£12,500	£12,500	£12,500	£12,500
5. Permanent total disablement (any occupation)	£450,000	£450,000	£450,000	£50,000
6. Permanent total disablement (usual occupation)	£75,000	£75,000	Not Insured	Not Insured
7. Hospitalisation (per day, up to 26 weeks)	£25	£25	£25	£25

Benefits	All Categories
Permanent total loss of intellectual capacity	£100,000
Permanent total loss of use of thumb	£12,500
Permanent total loss of use of shoulder or elbow	£12,500
Permanent total loss of use of wrist	£10,000
Permanent total loss of use of hip, knee or ankle	£10,000
Permanent total loss of testicle	£10,000
Permanent total loss of use of spleen	£10,000
Permanent total loss of use of kidney	£10,000
Permanent total loss of use of lung	£50,000
<p>If the Insured person is under the age on 25 and in full time education and sustains any Permanent Disablement not specified above, the Benefit payable will be calculated by assessing the degree of disability in relation to a maximum policy benefit of £100,000, provided the level of disability in percentage terms exceeds the monetary sum of £15,000.</p>	

Optional Cover

Temporary Total Disablement

- Under the Compulsory Cover in Section 1, **no cover is provided for temporary loss of earnings arising from a rugby-related injury**. Clubs are able to purchase Temporary Total Disablement Insurance, with a weekly £200 cash benefit payable after either the first 6 or 12 weeks (deferment period) following date of injury. Please note that if selected, cover must be purchased for all adult, full season teams.
- If a club has a mixture of Adult Teams (full season) and Adult Teams (restricted fixtures), the Temporary Total Disablement insurance purchased for the full season teams will extend to include restricted fixture teams at no extra charge.
- If a club is solely made up of restricted fixture team(s), Temporary Total Disablement insurance can be purchased at a reduced premium, as noted in the table above.
- Students and those not in employment would receive up to £50 per week for out of pocket expenses, provided these expenses can be verified by provision of receipts.
- It is possible to purchase Temporary Total Disablement benefit for U18 teams, however the benefit will only apply if the player is employed at the time of the injury.
- **Scottish Rugby recommends that Clubs supplement the Compulsory Cover provided. Club Secretaries are asked to consult with their playing members regarding the level of Optional Cover placed by the Club.**

Summary of Cover

Please note that this section is intended to be a summary only and does not contain the complete policy wording, extensions or exclusions.

■ Who is covered?

An Insured team is deemed to comprise:

- Players (including guest players)
- Coaches/Managers
- Physiotherapist
- Medical Attendants
- Ball Boys/Girl

■ How do I include insurance for additional teams mid-season?

This can be provided immediately on notification to Kathleen Munroe at Scottish Rugby, (0131 346 5102)

■ When does cover operate?

Benefits are provided for bodily injury following an accident during the operative times below.

Senior Teams, U18 Teams and Mini/Midi Teams

Whilst an Insured Person is participating in Rugby Union as a member of an Insured Team playing in any scheduled fixture, friendly match, charity match, coaching or training session organised by an Insured Club or whilst at any ground or premises where a scheduled fixture, friendly match, charity match, coaching or training session has been organised by the Club.

Whilst an Insured Person is travelling directly to or directly from a scheduled fixture, friendly match or charity match, there is a maximum benefit payable of £50,000. There is no cover whilst an Insured Person is travelling directly to or directly from a coaching or training session

Club Officials, Committee Members, Administrative Staff etc.

Whilst travelling on the business of an Insured Club, engaged in official duties for an Insured Club or attending official meetings at the request of Scottish Rugby Union and/or an Insured Club. Cover operates from the departure of the Insured Person from their place of residence until subsequent return provided at all times travel is direct (including stops en route which are considered both necessary and essential to the journey).

■ Is there cover for tours outwith the UK?

By arrangement. The Club must notify Kathleen Munroe, (0131 346 5102) at Scottish Rugby prior to departure. The Personal Accident benefit will then be extended to a 24 hour basis outwith the UK and cover arranged for medical expenses, baggage, cancellation etc. The additional travel cover is free of charge

■ What are the age limits on the policy?

- Mini/Midi and U18 Age 5-18 years inclusive.
- Other
Playing members age 16 to 55
Golden Oldie playing members age up to 79
Non-playing members age 7 to 75

■ Golden Oldies Age Limits and Benefit Levels

The upper age limit for players has been increased to 79 **only** for those playing under official Golden Oldie rules.

- Players aged 56-60 are entitled to all Benefits, but limited to 50% of Benefits 5 and 6.
- Players aged 61-65 are entitled to all Benefits, but limited to 25% of Benefits 5 and 6.
- Players aged 65-79 are entitled to Benefits 1 to 4 only.

■ What cover is available for Club Open days?

Scottish Rugby has a separate policy covering organisers, volunteers and participants of Open Days organised by an affiliated club. This provides benefits for Accidental Death and Disability.

■ What is not covered by the policy?

The **principal** exclusions are as follows:

- The playing of rugby as a paid occupation.
- Death by natural causes.
- Illness or Disease (not resulting from bodily injury following an Accident).
- Any naturally occurring condition or degenerative process.
- Any gradually operating cause.
- Post Traumatic Stress Disorder or any psychological or psychiatric condition (not resulting from bodily injury following on Accident).
- Travel to and from training or coaching sessions.

■ Injury Notification

Scottish Rugby requires all Clubs to complete and submit a Serious Injury Report Form (available from the Scottish Rugby website) if any player, as a result of a rugby injury;

- Attends hospital and/or is required to attend for a follow up.
- Is admitted to hospital and/or stays overnight.
- In the event of a fatality.

Please note if the Club has selected the optional Temporary Total Disablement Benefit, a completed form is required if a player is injured and likely to be prevented from engaging in their usual occupation for more than 6 weeks.

These notifications form the beginning of any claims process where a benefit is payable to the injured player.