Ref: CA/Admin/Ins/GPA2024 26th September 2024

To: ***The Hon. Secretary of each Affiliated Club.***

Re: Season 2024/2025 – 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 as follows:

(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 link *Catastrophic Injury Personal Accident*. 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 €2,376 to €1,584 per Adult Team. The subsidy is given provided the Club meets the required conditions as set out in the Club Support Scheme.

Given that each team usually consists of c.28 players/officials, this is equivalent to a charge of €57 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 €1,500,000, may appear substantial, it will not necessarily be sufficient to cover the future needs of a severely injured young 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.

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What Must Your Club Do?

The scheme is administered by the Union through the Branches as follows:

Using the application form, *Catastrophic Injury Personal Accident Application Form,* all Clubs must register with their respective Branches, no later than Friday 22nd November 2024, the number of teams, adults, youth and women, for which a recognised fixture list is made. Again, there is no charge for any team from under 21 down including Youths and Minis.

To facilitate the Clubs, the €1,584 premium per team is divided equally into four payments of €396 per team payable to the Branch on the dates listed below.

- *Friday 22nd November 2024,*
- *Friday 27th December 2024,*
- *Friday 21st February 2025,*
- *Friday 28th March 2025.*

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 Subvention and must pay the full amount per team in the 2024/25 season.

Any Club which has not submitted a proof of payment schedule by ***Friday 22nd November 2024*** 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.

(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 the Club. Full details of cover, benefits, extensions and limitations are set out in the following links,

FAQs on player personal accident insurance
Teams personal accident insurance
Player personal accident insurance

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"

(iii) encourage and advise playing members that more comprehensive Personal Accident and also Health insurance is their ultimate responsibility.

(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, 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 Aon **Gareth.dixon@aon.ie** who will work with your broker to address the issues.

Thanking you for your cooperation.

Yours sincerely,

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KEVIN POTTS
Chief Executive

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