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Irish Rugby Football Union
P. R. Browne
Chief Executive

Ref: CA/Admin/Ins/GPA2021

8th November 2021

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

Re: Season 2021/2022 – Insurance

Dear Sir/Madam,

The Irish Rugby Football Union continues to monitor insurance as it pertains to our game with our Insurers and brokers. Unfortunately, the insurance markets generally tend to offer very limited cover with expensive premiums to sports clubs and organisations generally. This attitude has only intensified in recent times because of the level of litigation involving sports injuries globally. The Union believes it has a responsibility to provide a minimum level of insurance cover for its members and has negotiated a number of separate insurance facilities with its insurance partners for its affiliated clubs. These are summarised as follows,

- ✓ “Catastrophic injury” Personal Accident cover (Compulsory for all Affiliated Clubs)
- ✓ Personal Accident cover for individual Clubs including limited Medical Expenses cover (Optional Top-Up)
- ✓ Personal Accident cover for individual Club Members including limited Medical Expenses cover (Optional)
- ✓ Club Insurance facility which includes a Rugby on-field Participation indemnity extension under the Public Liability cover. (Only available where the Affiliated Club has their insurance with the IRFU insurance facility through Aviva).

“Catastrophic injury” Personal Accident cover (Compulsory for all Affiliated Clubs)

The 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 attached Cover Summary sheet. The cover remains unchanged from last year.

Premium per Team & Payment terms

Despite continual increases in Club Compulsory Personal Accident Cover Premiums since 2009, the IRFU have decided to further increase the Insurance Subsidy, to reduce the annual cost of Insurance to Clubs from €2,376 to €1,584 per Adult team provided the Club meets the required conditions (as issued in separate correspondence from the IRFU Rugby Department to the Provincial Branches detailing these Club requirements).

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 20 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.*



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

- *Friday 26th November 2021,*
- *Friday 31st December 2021,*
- *Friday 25th February 2022,*
- *Friday 25th March 2022.*

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 2021/22 season.

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.

Administration Arrangements

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

Using the application form, all Clubs must register with their respective Branches, no later than Friday 26th November 2021, the number of teams, adults, youth and women, for which a recognized fixture list is made.

N.B: Any Club which has not submitted a proof of payment schedule by ***Friday 26th November 2021*** will not be permitted to play matches.

Notification of Accidents

Club Hon. Secretaries are asked to notify their Branch immediately of any cases of serious injury which might necessitate the issue of claim forms, (serious injury form available on irishugby.ie. eg. cases involving possible benefit payments such as permanent total disablement, loss of limbs or eyes etc.

Urgency of Application

The urgent completion and return of the application form together with a proof of payment schedule cannot be over-emphasised. *To ensure cover continues to operate, it is imperative that the registration form is returned to the Branch before Friday 26th November 2021 in any event.* Should you have ceased to be the Hon. Secretary of your Club, please do not fail to pass on this letter and enclosures to your successor for his/her urgent attention.

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.



Personal Accident cover for individual Clubs (Top-Up option) & for Individual Players

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 attached Cover Summary Sheets. *The Union strongly recommends that Clubs and individual players are aware and avail of these.*

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.*

Recommended advice to members

- (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) advise playing members that more comprehensive Personal Accident and also Health insurance is their ultimate responsibility
- (iv) encourage playing members to take out additional Personal Accident and also Health insurance cover for their individual requirements

The purpose of this action by the Union, combined with continued action by the Clubs, is to increase awareness amongst players of the necessity to arrange additional insurance to best suit their needs. It is very much in your Club's interest and in the interest of rugby, to make players aware of the cover in operation and the availability of additional cover so that they can make appropriate additional cover arrangements.

We strongly recommend that the Cover Summary sheets provided, which outlines the scope of cover ,benefits, extensions and limitations under the Compulsory Scheme be posted on the Club's notice board and that Clubs use any opportunity they have available, such as registration forms, websites and social media to notify members of the IRFU Compulsory Personal Accident cover and the additional optional Personal Accident covers available to individual's and where they can obtain an application form. Additional copies of all brochures and application forms are available on request from Aon.

All enquiries relating to additional top-up cover for Clubs or for individuals should be made directly to:

**Aon Insurance Ltd.,
Metropolitan Building,
James Joyce Street,
Dublin DO1 KOY8,
Tel 01 2666 400
Email: Gareth.dixon@aon.ie**

Club Insurance facility including a Rugby on-field Participation indemnity extension under Public Liability cover

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.

Unfortunately, we understand that the insurance market generally is restricting cover under Public Liability policy wordings and excluding cover in respect of any claims arising from all rugby participation. This would include any legal actions taken against a club arising from alleged on field injuries and rugby related head trauma injury/illness.



We would encourage you to check your Public Liability cover with your Insurer/Insurance provider and establish if such an 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. We are advised however that such efforts are likely to be in vain.

In view of this very concerning development, the IRFU Rugby Department has negotiated a partial solution for Clubs on this issue with the IRFU insurance partners Aviva & Aon. This solution is available through participation under the relaunched Club Insurance facility for IRFU affiliated Clubs. The re launched facility is designed to assist Clubs in obtaining cover in respect of its insurance needs, such as property assets, money, business interruption and all liabilities. It will cover liabilities arising from all rugby related activities on and off the field and will offer the widest possible cover at very competitive premiums. ***The “Rugby on-field participation indemnity” is only available under this facility which the Union has negotiated on behalf of affiliated Clubs.*** The indemnity under the Aviva facility will provide the affiliated Club with protection arising from any allegations of negligence during any rugby match or training session causing personal injury/illness including head trauma.

Scope of cover for Affiliated Clubs in respect of on-field participation exposure

Basis of Cover: Legal Liability / Claims Made
Limit of Indemnity: Public Liability €1.2m any insurance year (Aggregated)

We would encourage you or your insurance advisor to contact Aon insurance brokers (using the contacts listing on the Personal Accident cover summary sheets).

Full details will be sent to you already by Aon and it is important to note that this cover is available via your existing Insurance Broker.

Thanking you for your cooperation.

Yours sincerely,

PHILIP BROWNE
Chief Executive

Enclosures:

- Cover Summary sheet and Application Form for Compulsory “Catastrophic injury” Personal Accident cover.
- Cover Summary sheet and Application Form for Optional Personal Accident cover for individual Clubs (including limited Medical Expenses)
- IRFU Injuries and Insurance Leaflet
- Cover Summary sheet and Application Form for Optional Personal Accident cover for individual Club Members (including limited Medical Expenses)