

Republic of Ireland
Euro Currency €



Irish Rugby Football Union

Injuries and Insurance

All insurance is arranged and managed by the Union's insurance brokers:

Aon
Metropolitan Building,
James Joyce Street,
Dublin 1
Tel: 266 6300 Fax: 266 6620

Any queries or request for cover can be made to Aon who will provide whatever assistance is necessary.

Metropolitan Building Group, Insurance and Financial Services is a registered member of the Financial Regulator. Aviva Insurance Europe SE is regulated by the Financial Regulator.

AON



IRFU



Injury Risk

Accidents occur daily in homes, the workplace, on the streets and roads and also in the pursuit of leisure and sports activities. In this regard, rugby is no different to any other contact sport and unfortunately player injuries occur which from time to time can be of a serious nature.

The cost of treatment and ongoing care for longer term serious injuries continues to increase considerably and for that reason, it is imperative that every club and individual player be alert to the necessity for adequate and proper insurance cover.

Existing Compulsory Insurance

The Irish Rugby Football Union already have a compulsory insurance scheme in place covering all persons whilst active in rugby in Ireland. This provides the following benefits payable following an accident:

(i)	Death	€500,000
(ii)	Loss of two limbs and/or the loss of both eyes or one limb and one eye	€500,000
(iii)	Loss of one limb or the loss of one eye	€250,000
(iv)	Permanent total disablement	€650,000
(v)	* Severe injury involving loss of use of two legs and two arms additional	€850,000

* Severe Injury Benefit is payable as an additional benefit where the insured person has lost use of both legs and both arms, e.g. a permanent total disability which involves the loss of use of all four limbs will pay €650,000 + €850,000 = €1,500,000.

Certain definitions/conditions/restrictions apply to these benefits. Full details are available from your club secretary or from the Union's Brokers, Aon.

The IRFU carry the total cost of this insurance for schools and under 21 players. They also partly subsidise the cost of adult teams with the balance charged back to the clubs on a per team basis.

The IRFU Urges Further Cover

The IRFU insurance scheme concentrates on providing substantial benefits for serious injury following accidents. It does not cover ongoing loss of earnings, fatal collapse (unless caused by accident), medical expenses or illness.

The clubs are also encouraged to purchase additional top-up benefits on a per team basis. Additional cover is also available for individuals to purchase regardless of what cover their clubs are providing. However, the take up rate on both these optional covers has been very low.

Both these optional covers are available on a scheme basis at substantially reduced rates to that which would apply if one was to purchase cover for rugby as a stand alone individual. For example, an additional permanent total disability benefit of €625,000 can be purchased for a premium of €125. From the disappointing response, it is evident, however, that very few players will take out insurance cover unless it is done for them. It is for this reason that the IRFU over the years have taken out compulsory cover and have consistently increased the benefit, year by year.

The IRFU simply cannot impose cover for even higher limits as the higher premiums would have to be paid by the clubs and therefore ultimately the individual players. The IRFU prefer to allow individuals to choose the additional benefits they require, and therefore request, in the strongest terms, that players should consider their own position and make arrangements to take out whatever additional cover they feel is necessary.

This Scheme is underwritten by Aviva Insurance Europe SE Company and is designed and managed by the Union's broker Aon.