

Irish Rugby Football Union



AON

AVIVA

ADDITIONAL PERSONAL ACCIDENT COVER FOR INDIVIDUALS

Available from Aon
Insurance Brokers & Consultants
Metropolitan Building, James Joyce Street, Dublin 1.

Introduction

- Compulsory insurance cover is already arranged by the IRFU on behalf of all players and rugby associated individuals. Optional additional cover is also available to Clubs on a per team basis.
- Additional cover can now be purchased by individuals as per the options outlined below. The cover is provided by Aviva.
- In all cases, the policy terms, conditions and limitations follow those applicable to the Compulsory and Optional Clubs Schemes, with one exception – cover for permanent total disability operates "from gainful employment of any and every kind".
- The IRFU stress that the cover provided by the Compulsory scheme is minimum only and it is recommended that Clubs and individuals should purchase additional cover. Whilst the current compulsory cover is far greater than the cover provided by other sporting bodies, no-one could accept that this would be sufficient to compensate a seriously injured player.

NB: Cover is for rugby activities only. Cover for all accidents 24 hours a day is also available at the rates shown (subject to your occupation being "Non manual"). Please contact Aon for confirmation if in doubt.

Additional Cover For Individuals



Options Available

Option 1	Permanent Total Disability from gainful employment of any and every kind				
(A)	Benefit €125,000	Premium €25 (rugby only)	or	€41	(24 hours)
(B)	Benefit €375,000	Premium €75 (rugby only)	or	€123	(24 hours)
(C)	Benefit €625,000	Premium €125 (rugby only)	or	€205	(24 hours)

Option 2	Permanent Total Disability from gainful employment of any and every kind or Death or Loss of use of 2 limbs or Loss of sight of 2 eyes or 1 limb and 1 eye				
(A)	Benefit €125,000	Premium €34 (rugby only)	or	€56	(24 hours)
(B)	Benefit €375,000	Premium €102 (rugby only)	or	€168	(24 hours)
(C)	Benefit €625,000	Premium €170 (rugby only)	or	€280	(24 hours)

Note: Loss of 1 limb or 1 eye will pay half the chosen benefit

Option 3	Medical Expenses				
(A)	Benefit €625	Premium €41 (rugby only)	or	€66	(24 hours)
(B)	Benefit €1,250	Premium €82 (rugby only)	or	€132	(24 hours)

Subject to €100 excess per claim (this will be waived if the excess is already deducted under any optional cover taken out by the individual's club)

Option 4	Weekly Benefit - Temporary Total Disablement following an accident. Payable for a maximum of 26 weeks after the first four weeks are deferred.				
(A)	Benefit €250 per week	Premium €88 (rugby only)	or	€145	(24 hours)

Combination of Options

You may choose either Option 1 or 2

Options 3 and 4 are available only in conjunction with either Options 1 or 2.

Effective Date

Cover cannot be backdated and is only operative for 12 months from the requested date and from the time payment is received.

Application for cover/queries

Cover can be arranged and any queries answered by completing and returning the attached application form with payment or by contacting:-

Aon,
Metropolitan Building,
James Joyce Street,
Dublin 1

Tel. No: (01) 266 6000
Fax No: (01) 266 6620



APPLICATION FORM

Irish Rugby Football Union



Additional Personal Accident Cover for Individuals

Arranged by Aon

Insurance Brokers and Consultants, Metropolitan Building, James Joyce Street, Dublin 1.



OPTIONS required (Please tick appropriate box) (All prices are inclusive of government levies)

OPTION 1 Permanent Total Disability from gainful employment of any and every kind

- | | | | | | | | | |
|-----|---------|----------|---------|-------------------|--------------------------|----|-----------------|--------------------------|
| (A) | Benefit | €125,000 | Premium | €25 (rugby only) | <input type="checkbox"/> | OR | €41 (24 hours) | <input type="checkbox"/> |
| | | | | OR | <input type="checkbox"/> | | | <input type="checkbox"/> |
| (B) | Benefit | €375,000 | Premium | €75 (rugby only) | <input type="checkbox"/> | OR | €123 (24 hours) | <input type="checkbox"/> |
| | | | | OR | <input type="checkbox"/> | | | <input type="checkbox"/> |
| (C) | Benefit | €625,000 | Premium | €125 (rugby only) | <input type="checkbox"/> | OR | €205 (24 hours) | <input type="checkbox"/> |

OPTION 2 Permanent Total Disability from gainful employment of any and every kind or death or loss of use of 2 limbs or loss of sight of 2 eyes or 1 limb and 1 eye (loss of 1 limb or 1 eye will pay half the chosen benefit)

- | | | | | | | | | |
|-----|---------|----------|---------|-------------------|--------------------------|----|-----------------|--------------------------|
| (A) | Benefit | €125,000 | Premium | €34 (rugby only) | <input type="checkbox"/> | OR | €56 (24 hours) | <input type="checkbox"/> |
| | | | | OR | <input type="checkbox"/> | | | <input type="checkbox"/> |
| (B) | Benefit | €375,000 | Premium | €102 (rugby only) | <input type="checkbox"/> | OR | €168 (24 hours) | <input type="checkbox"/> |
| | | | | OR | <input type="checkbox"/> | | | <input type="checkbox"/> |
| (C) | Benefit | €625,000 | Premium | €170 (rugby only) | <input type="checkbox"/> | OR | €280 (24 hours) | <input type="checkbox"/> |

OPTION 3 Medical Expenses

- | | | | | | | | | |
|-----|---------|--------|---------|------------------|--------------------------|----|-----------------|--------------------------|
| (A) | Benefit | €625 | Premium | €41 (rugby only) | <input type="checkbox"/> | OR | €66 (24 hours) | <input type="checkbox"/> |
| | | | | OR | <input type="checkbox"/> | | | <input type="checkbox"/> |
| (B) | Benefit | €1,250 | Premium | €82 (rugby only) | <input type="checkbox"/> | OR | €132 (24 hours) | <input type="checkbox"/> |

OPTION 4 Weekly benefit – payable for a maximum of 26 weeks after the first 4 weeks are deferred

- | | | | | | | | | |
|-----|---------|---------------|---------|------------------|--------------------------|----|-----------------|--------------------------|
| (A) | Benefit | €250 per week | Premium | €88 (rugby only) | <input type="checkbox"/> | OR | €145 (24 hours) | <input type="checkbox"/> |
|-----|---------|---------------|---------|------------------|--------------------------|----|-----------------|--------------------------|

(N.B. You may choose either Option 1 or 2. Options 3 and 4 are available only in conjunction with either Options 1 or 2. Maximum PTD Benefit payable under Compulsory IRFU and Top Up Covers issued by RSA is €1,900,000)

Total Premium **OR**

Name of individual: Email:

Address:

Telephone Number: Occupation:

Club/School: Signed: Date:

Please return this application with remittance made payable to Aon, Metropolitan Building, James Joyce Street, Dublin 1.

Queries - Phone: (01) 266 6000 Fax: (01) 266 6620

Cover will apply only on receipt of remittance