

SUMMARY OF PERSONAL ACCIDENT PROTECTION FOR PLAYERS

The Rugby Football Union arranges protection at its discretion for and on behalf of affiliated clubs and/or constituent bodies and/or schools and/or referee societies and any other club, team or group which carries the approval of the Rugby Football Union.

Note: it is most important that anyone who may play rugby union or parents of children who play rugby union and who may wish to take advantage of this protection at some point in the future understand that this scheme only covers permanent total disability as summarised below and should not be considered a substitute for general protection in the case of injury. It is recommended that additional personal protection should always be considered which is readily available from the insurance market.

- **Who is covered and when does cover apply:**
 - Any player, manager, assistant manager, coach, medical attendant or physiotherapist playing or training and while travelling to or directly from an organised fixture by coach, train or aeroplane as part of an organised party.
 - Match officials, adjudicators or selectors while engaged in official duties and whilst travelling to or from their place of residence provided at all times travel is direct.
 - Any elected officer, regional representative or council member of the Rugby Football Union while engaged on the business of the Rugby Football Union and whilst travelling to or from their place of residence provided at all times travel is direct.
- **Where does cover apply** – anywhere in the world
- **Who is not covered** – any person participating in any rugby activity which **does not** carry the approval of the Rugby Football Union.
- **What is not covered – temporary injury, loss of earnings, medical expenses, legal expenses or any other type of injury not mentioned below.**

Benefits

	18 & Over	16 & Over	15 & Under
1) Death	£50,000	£20,000	£10,000
2) Loss of one limb/eye	£25,000	£25,000	£25,000
3) Loss of two limbs/eyes	£250,000	£250,000	£250,000
4) i) Permanent Total Disablement from usual Occupation	£50,000	£50,000	No Cover
ii) Catastrophic Injury leading to Permanent Disability as defined in the terms and conditions of the scheme	All ages with tiered benefits up to a maximum £500,000		

Services Personnel – members of the armed forces, police, fire or prison services	16 & Over
4) i) is replaced with the following benefit	
4 a) The injured person has a specialist trade and is unable to perform a similar trade outside the service due to the injury or because the trade is not performed outside the service	£50,000
b) When the injured person has no specialist trade within the service and is demoted or medically discharged from the service because of the injury OR when the insured person has a specialist trade and whilst able to carry out the same or similar trade outside the service is discharged from the service because of injury	£25,000

Permanent Total Loss of:	All Individuals who are in full time education under the age of 25, unmarried and dependent
Intellectual Capacity	£100,000
Use of Thumb, Shoulder or Elbow	£25,000
Use of Wrist, Hip, Knee or Ankle	£20,000
Use of Kidney	£15,000
Use of Lung	£50,000
For any permanent disability not specified above, please refer to the policy wording or contact the Marsh Claims Department.	

This document is a summary only and all protection is subject to detailed terms and conditions of which more details are available on request.