

RUGBYSAFE ESSENTIAL GUIDE

First Aid Provision & Insurance

First Aid Provision

Clubs should have a recognised RugbySafe Lead responsible for ensuring that the appropriate first aid and/or immediate care provision is in place, and that any equipment is stored and maintained appropriately.

The exact requirements will vary greatly based on: location, facilities, the type of activity and the number of people taking part. A thorough risk assessment should, therefore, determine the level and type of provision required.

RFU Regulation 9 (Player Safety) states:

All clubs, and those involved in arranging any rugby activity, must ensure that there is:

- a. an appropriate level of immediate care and/or first aid cover, and equipment provided for that rugby activity (as determined by a risk assessment)
- b. access to a telephone to ensure that the emergency services can be contacted immediately when needed
- c. clear vehicular access for an ambulance or other emergency vehicle.



The RFU recommends that a first aider is present at all matches and training sessions. The club is responsible for checking that the qualifications of these people are up to date and are appropriate for their tasks. These tasks will vary depending on the first aider's level of training. Equipment such as spinal boards should only be used by appropriately qualified people.

The level of cover that it is reasonable and practicable to provide will depend on the individual circumstances of the club or event organiser. Clubs and schools with the resources, and where it is reasonable to do so, should consider engaging the services of health care professionals and providing appropriate equipment and facilities.

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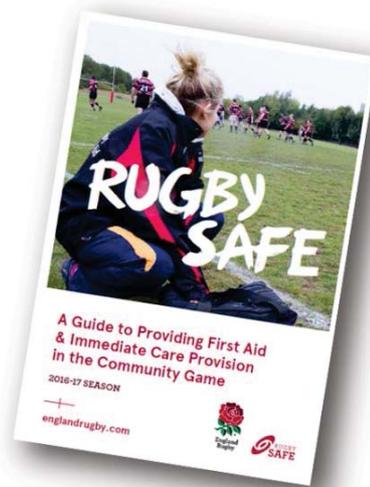


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The First Aid and Immediate Care Community Game Guidelines provide more information on the minimum recommended levels of provision and training. A downloadable version is available at:

www.englandrugby.com/rugbysafe/playing-environment

More information on the RFU Emergency First Aid in Rugby Union course and other training opportunities are available at: www.englandrugby.com/rugbysafe/education



Insurance for those Providing First Aid and Immediate Provision

It is very unlikely that any action would be taken against a first aider using the first aid training they have received. The RFU Club's Public Liability provides full cover for lay providers of first aid (e.g. coaches, referees and other volunteers and for anyone including Health Care and Allied Health Professionals who provide first aid in the event of an emergency e.g. a Good Samaritan act.)

All clubs, schools and other rugby activity organisers should check that any healthcare and allied healthcare professionals engaged to provide services have their own indemnity insurance in place, and that it covers them to work within rugby. To date the RFU have not been made aware of any problems or additional charges being made on any groups, other than a few doctors, for individuals working in amateur rugby and lower levels of semi-professional and professional rugby. Doctors' indemnity providers vary significantly in their approach and deal with each case individually, and decisions on any additional charges vary both between and within each provider, based on a number of factors. Personal indemnity cover for Health Care Professionals is not covered by the RFU Clubs' Public Liability Insurance, although it does provide limited clinical negligence liability cover for the club and its members for (up to £1 million). Providing such cover on a national basis is not financially feasible.

Clubs, schools and other rugby activity organisers who engage such personnel, or deploy volunteers in this capacity should be aware of deployment responsibility and potential vicarious liability for their actions.

The RFU Insurance provides liability cover for clubs at level 3 and below in respect of first aiders carrying out their duties for the club. Premiership and Championship clubs should check their insurance policies and satisfy themselves that they have adequate cover.

Further information regarding the insurance arranged for RFU Level 3 clubs and below can be found at: www.englandrugbyinsurance.co.uk



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Insurance for Players

Liability Insurance

The liability insurance cover arranged by the RFU includes member to member public liability insurance for the protection of players. Cover is provided by RSA and further details can be found at: www.englandrugbyinsurance.co.uk

Personal Accident Insurance

The RFU has arranged Personal Accident insurance cover for all players participating in rugby union with an RFU affiliated club, including competitive play and training, or while taking part in the sport at school, college or university.

In addition, you are covered while commuting to and/or from a match that you are taking part in.

The policy, arranged with RSA, provides fixed benefit payments for death and permanently disabling or catastrophic injuries, such as a traumatic brain injury or spinal injury, caused as a result of an accident that occurs while you are taking part in the sport.

Cover is not included for sickness or injuries resulting from a medical condition. Neither is cover included for loss of income if you are temporarily injured. If you feel that such cover is required we recommend that you take out an additional policy that is appropriate for your needs.

Details of the Personal Accident insurance can be found at: www.englandrugbyinsurance.co.uk

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