



Creggs Rugby Club, The Green, Creggs, Roscommon

Youth and Mini Rugby Player Insurance cover

Creggs Rugby Club retains cover for players under the IRFU Player Insurance Scheme. This scheme covers for catastrophic injury only i.e. loss of limb, permanent disablement etc. The benefits from that scheme are as follows:

Death :	€500,000
Total severance or total & irrecoverable loss of use of both lower & upper limbs	€1500,000
Loss of two or more Limbs or Loss of both Eyes or one of each	€500,000
Loss of Limb or Loss of Eye	€250,000
Permanent total disablement (As defined in the policy document)	€650,000

Creggs rugby club also retains limited additional cover under the IRFU Players Top Up Scheme. This covers accidental death or bodily injury sustained by the insured person. The benefits are as follows:

Death	€100,000
Loss of 2 limbs and/or the loss of both eyes or 1 limb and 1 eye	€100,000
Permanent Total Disablement	€100,000
Loss of Limb or Loss of Eye	€50,000
Medical Expenses following an accident (subject to €100 Excess per Claim)	€1,000
Temporary Total Disablement after the first four weeks deferment	€260/week for up to 26wks.

President: Dave Purcell 086 0434263. Secretary: Sarah Best 086 0761075

Treasurer: Anne-Marie Kelly Lohan 087 9337290

Parents/guardians will note (highlighted) the provision of up to €1000 for medical expenses arising from injury. There is an excess of €100 so this figure is really €900. As a general guideline, the top up cover above would provide for x-rays, the hospital casualty charge and some physio. It falls short of the costs that an operation or dental procedure might incur, however.

Virtually all of the local schools offer pupils a policy that provides insurance cover for injuries incurred at school. Many of these policies (commonly called "24/7") cover injuries incurred both during school activities and non-school activities, including sports. The school schemes are very good and a number of Creggs Rugby youth and mini rugby players have availed of 24/7 school policies in the past to cover expenses incurred as a result of rugby-related injuries. Some schools offer a choice of school-only activity cover, 12-hour cover or 24/7 cover. The additional premium for 24/7 cover is modest for the cover provided and the club strongly advises parents/guardians of players to subscribe to this school policy. The club IRFU policy still applies but a 24/7 pupil policy offers crucial additional cover for the less catastrophic injuries incurred. A modest outlay could save a fortune.

Parents/guardians of players should note that the benefits payable under the IRFU scheme are specific to rugby -related injuries. If an injury occurs, it must be reported to the team manager/club secretary immediately.

For further advice in this regard, feel free to contact us.

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