



Creggs Rugby Club, The Green, Creggs, Roscommon

Adult 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.

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Treasurer: Anne-Marie Kelly Lohan 087 9337290

Players 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 would fall well short of the costs that a cruciate injury might incur, typically €7000 or so.

Players should also note that there is no provision for loss of earnings over the first four weeks of injury and that the weekly payment is modest. The cover provided is very limited, and the club strongly advises players to take out additional personal accident cover themselves. A small expense could save a fortune. It is important that all players investigate their insurance options. The club also recommends that players are covered by medical insurance from a recognised medical insurer.

A recent survey of the adult players indicates that more than half of them retain some form of health insurance from VHI and comparable providers. Private medical cover taken out by players themselves has proved itself invaluable in coping with injuries in the past. Creggs Rugby Club urges those who do not have any private health insurance to consider taking out at least minimal. The survey indicated that the cost of such cover currently held by individual players varies from €500-€1200 and depends upon the level of cover.

Players should note that the benefits payable under both IRFU schemes (basic and top-up) 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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