

To:	Honorary Club Secretaries
From:	Scott Walker
Date:	Friday, 5 th October
Subject:	CSS and Subvention of Team insurance
CC:	HoRD's

Dear Honorary Secretaries

The IRFU provides a subsidized **Clubs Compulsory Personal Accident Cover Premium** for rugby activity in clubs. IRFU only requests insurance premiums for adult teams (and no premiums for youth teams). The annual insurance premium for adult teams is presently set at €2,376 /£1,767 adult team; there has been a small *increase in premiums which was absorbed by the IRFU* – however, the IRFU cannot confirm the annual cost for **Clubs Compulsory Personal Accident Cover Premium** beyond the 2015/16 season, and there could be either a rise or decrease in the cost going forward. For 2018/19 season the IRFU has been able to extend the insurance subvention program which allows clubs to achieve a 15% reduction in premiums by complying with IRFU Player Welfare policies.

Implementation of the additional subsidy:

As outlined in the AON insurance forms, clubs are required to submit to the Branch the total insurance costs of €2,376 /£1,767 number of club adult teams, divided equally by six cheques and made payable to the Branch (not IRFU). The AON annual forms indicate the dates by which cheques should be post-dated. All post-dated cheques must be submitted together with the application form to the Branch. The reduction in the insurance cost will be achieved through the branch not redeeming the final cheque (thus only 5 of the 6 cheques will be redeemed. The reduction in Team Insurance **will only occur if the club adheres to the following criteria:**

- i. Clubs must have submitted insurance forms and insurance premiums (i.e. 6 post dated cheques) to the branch by the dates outlined in the AON insurance form. All first five club cheques must be honoured (i.e. there is sufficient funds in the clubs accounts to allow the payment to occur).
- ii. Clubs must fully comply with advising the Branch of any reportable injuries and concussions using the IRFU Reportable Injury and Concussion Report Form within 48 hours of the injury using the electronic form on the Clubhouse System or using the form found at: <https://crmemeavoc1runtime.crm4.dynamics.com/d03fdb9-3135-4c75-9c31-f6a353040cbf/irfu-reportable-injury-form-v2> Note: a reportable injury is defined as any injury occurring during rugby training or game, which requires that the injured player is transported to and/or treated in hospital.
- iii. The club adheres to the IRFU Concussion Guidelines.
- iv. The Club actively communicates with its members the coverage provided by the IRFU Compulsory Scheme. Clubs are required to communicate the scheme as follows:
 - o should post details of the scheme, including additional top ups, on the Club's notice board and should use any opportunity they have available, such as newsletters/advice of events etc, to issue copies of the IRFU leaflet and additional cover for individual's application form to their members. Additional copies of all brochures and application forms are available on request from AON.
 - o By the 1st November 2018, provide a link from the IRFU Website Insurance Page to the home page of the club website which allows members and parents to view details of the IRFU Insurance Programme.

(Clubs are advised that the above criteria will be actively monitored)

Further information of the IRFU Team insurance can be found on the IRFU website at <http://www.irishrugby.ie/club/clubhouse/insurance.php>.

Yours sincerely,



Scott Walker
IRFU Director of Rugby Development