

# Single Match Personal Accident Insurance Cover



Contact Name: \_\_\_\_\_  
Contact Address: \_\_\_\_\_  
\_\_\_\_\_  
Tel: \_\_\_\_\_  
Email: \_\_\_\_\_

Team Name:	ADULT / GOLDEN OLDIE / U18	MALE / FEMALE
Opposition Name:	Is cover required for your Opposition?	YES / NO
Date of Match	Location of Match:	

## Payment due

Standard Cover **per team** £30.00 including 12% Insurance Premium Tax  
Total Premium (use where cover required for more than one team) \_\_\_\_\_ Including 12% Insurance Premium Tax

Please make bank transfers to Scottish Rugby's bank account no. 00719095; Sort Code 80-20-00.

## Declaration

The level of cover provided by Scottish Rugby has been discussed by participating players.

I hereby warrant that the above statements and this Declaration are fully and truly made and that all the persons to be insured are to the best of our belief in good health and we hereby agree that this Declaration shall form the basis of the contract so far as this team is concerned. The required insurance Premium has been paid electronically to Scottish Rugby.

Date: \_\_\_\_\_ Signed: \_\_\_\_\_ for the Team(s)

Please return the completed form to: [clubinsurance@sru.org.uk](mailto:clubinsurance@sru.org.uk)

## Benefit Summary: Accidental Death and Total Disability

Scottish Rugby provides Accidental Death and Total Disability Cover for players whilst participating in rugby as a member of an Insured team. The maximum principal benefits are:

Maximum Benefits	Adult Teams	U18
1. Death	£50,000	£50,000
2. Loss of two or more limbs or both eyes or one of each	£100,000	£100,000
3. Loss of one limb or eye or hearing in both ears	£50,000	£50,000
4. Loss of hearing in one ear	£12,500	£12,500
5. Permanent Total Disablement (any occupation)	£500,000	£500,000
6. Permanent Total Disablement (usual occupation)	£75,000	£75,000
7. Hospitalisation (per day, up to 26 weeks)	£25	£25

## IMPORTANT NOTES

- For all injuries resulting in a traumatic brain or catastrophic spinal cord injury, the level of benefit paid will be assessed using the Glasgow Outcome Scale or the ASIA Impairment Scale. The maximum benefit payable is £500,000
- Please refer to Scottish Rugby's Age Grade policies in respect of U18s rugby.
- The upper age limit for cover under the normal laws of the Game is 59. Cover is extended up to the age of 79 for those playing under Golden Oldie rules. Golden Oldie players aged 56-60 are entitled to all Benefits but restricted to 50% of Benefits 5 and 6. Players aged 61-65 are entitled to all Benefits but restricted to 25% of Benefits 5 and 6. Players aged 65-79 are entitled to Benefits 1 to 4 only.

## Player Welfare

Scottish Rugby requires **all participants** to comply with the concussion management protocols specified in [Scottish Rugby's Concussion Policy](#) and [World Rugby Regulation 10](#). It is recommended that all those involved in the game complete World Rugby's online *Concussion Management for the General Public* course. For more advice on concussion please click [here](#).

Scottish Rugby recommends that each player considers their own personal circumstances should they suffer an injury which prevents them continuing in their occupation on either a temporary or permanent basis. Individuals should assess whether they should take out additional insurance cover appropriate for their needs.