



Scottish Rugby Union Ltd

Schools' Personal Accident
Insurance Summary

31st July 2025 to 30th July 2026

Issued: 26th August 2025

The information contained is a summary only and does not provide the full policy terms and conditions. If anything is in conflict with the policy document then the policy will prevail.

Insurance Underwritten by:



Insurance arranged by:



Personal Accident

Cover	Accidental bodily injury during the Operative Time which within two years solely and independently of any other cause results in death or disablement.
Insured School	Any rugby playing school in Scotland which is an affiliate member of Scottish Rugby Union.
Insured Team	<p>An insured team is deemed to comprise:</p> <ul style="list-style-type: none"> ▪ Players ▪ Ball boys /girls
Insured Persons	Any person who is a member or is a guest player of an Insured School aged between 4 years and 19 years inclusive.
Age Limits	<p>Lower Age Limit: 4 years of age</p> <p>Upper Age Limit: 19 years of age</p>
Operative Time	<p>Whilst an Insured Person is participating in Rugby Union as a member of an Insured Team playing in any scheduled fixture, friendly match, charity match, coaching or training session practice game organised by an Insured School or whilst at any ground or premises where a scheduled fixture, friendly match , charity match, coaching or training session or practice game has been organised by the Insured School anywhere in the world</p> <p>Whilst an Insured Person is travelling directly to or directly from a scheduled fixture, friendly match or charity match but not including travelling directly to or directly from a training or coaching session or practice game anywhere in the world. Cover operates from the departure of the Insured Person from the Insured Person's residence or the Insured \school premises whichever occurs last until arrival back at such residence or school premises whichever occurs first.</p>
<p><u>Please be aware any gradually operating causes such as pre-existing injuries/conditions are excluded under this section.</u></p>	

Benefits

Benefit	Sum Insured
1. Death	£10,000
2. a) Loss of two or more Limbs or Loss of both Eyes or one of each	£100,000
b) Loss of one Limb or loss of one Eye	£100,000
c) Permanent total loss of speech	£100,000
d) Permanent total loss of hearing	
(i) In both ears	£100,000
(ii) In one ear	£25,000
3. a) Permanent Total Loss of intellectual capacity	£500,000
b) Permanent Total Loss of use of thumb	£12,500
c) Permanent Total Loss of use of shoulder or elbow	£12,500
d) Permanent Total Loss of use of wrist	£10,000
e) Permanent Total Loss of use of hip knee or ankle	£10,000
f) Permanent Total Loss of testicle	£10,000
g) Permanent Total Loss of use of spleen	£10,000
h) Permanent Total Loss of use of kidney	£10,000
i) Permanent Total Loss of use of lung	£50,000
4. a) Permanent Total Disablement from the Insured Person's Usual Occupation	Not insured
b) Permanent Total Disablement from gainful employment of any and every kind	£500,000
c) Quadriplegia / Tetraplegia	£500,000
d) Triplegia	£500,000
e) Hemiplegia	£500,000
f) Paraplegia	£500,000

Glasgow Outcome Scale and ASIA Impairment Scale	<p>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.</p> <p>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.</p> <p>The benefit will reflect the level of care necessary following such an injury with a maximum benefit of £500,000.</p>
Persons Under 25 and in Full Time Education	<p>If the Insured Person is under the age of 25 and in full time education and sustains any Permanent Disablement not specified in the schedule of benefits the Benefit payable will be calculated by assessing the degree of permanent disability subject to a maximum policy benefit of £100,000, which represents the 100% figure. Any amount payable will be calculated accordingly to the extent it corresponds to the maximum policy benefit.</p> <p>No benefit will be payable if the level of disability is assessed as less than 15%.</p>
Specified Benefit Limit	<p>Whilst an Insured Person is travelling directly to or directly from any scheduled fixture, friendly match or charity match the maximum benefit payable is £50,000 other than for Minors as detailed below.</p> <p>Cover operates from the departure of the Insured Person from the Insured Person's residence or the designated assembly point whichever occurs last until arrival back at such residence or designated assembly point.</p>
Minors	<p>If the Insured Person is i) under the age of 16 or ii) aged 16 or 17 and in full time education the amount for Benefit 1 will be limited to £10,000.</p>
Notes	<ul style="list-style-type: none"> Restrictions apply for application of multiple benefits in connection with the same accident. On the happening of an Accident giving rise to a payment under Benefits 2(a) 3(a) or 4 the Policy will not cover any further Accidents to that Insured Person. In respect of Benefits 3(b) to 3(i), the maximum benefit for more than one form of permanent total loss as a result of the same accident shall not exceed £125,000.
Principal Extensions	<ul style="list-style-type: none"> Hospitalisation Benefit - £25 per full 24 hours up to a maximum of 26 weeks any one Insured Person. Funeral Expenses up to £10,000.
Principal Exclusions	<ul style="list-style-type: none"> The playing of rugby as a paid occupation. Death by natural causes. Illness or Disease (not resulting from bodily injury following an Accident). Any naturally occurring condition or degenerative process. Any gradually operating cause.

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- Post-Traumatic Stress Disorder or any psychological or psychiatric condition (Not resulting from bodily injury following on Accident).
 - Travel to and from training or coaching sessions.
 - Suicide, attempted suicide or self-inflicted injury.
 - Taking a drug unless in accordance with medical prescription and directions and not for the treatment of drug addiction.
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Travel Insurance

Scottish Rugby do not provide Travel cover for Schools under their insurance programme arranged via Aon.

If you require any further information regarding the insurance cover or claims procedure, please contact;

Aon Contacts

Daniel Kinlan Client Manager	0141 222 3332
Peter Bills-Brown, Client Service Advisor	0141 222 3004
Moirra Haswell, Claims Management Executive	0131 456 3036
