



# Scottish Rugby Union Ltd Personal Accident Insurance Summary for Clubs 31<sup>st</sup> July 2025 to 30<sup>th</sup> July 2026

Issued : 11<sup>th</sup> May 2026

*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:



Insurance | Risk Management | Consulting

Arthur J Gallagher Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority

# Compulsory Cover

## Accidental Death and Disability

### Summary of Principal Benefits

Maximum Benefit	Adult Teams	Under 18	Mini/Midi	Club Officials
1. Death	£50,000	£50,000 <small>limited to £10,000 for players aged 16 or under or 16/17 and in full time education</small>	£10,000	£50,000
2. a) Loss of two or more Limbs or Loss of both Eyes or one of each	£100,000	£100,000	£100,000	£50,000
b) Loss of one Limb or loss of one Eye	£50,000	£50,000	£50,000	£50,000
c) Permanent total loss of speech	£50,000	£50,000	£50,000	£50,000
d) Permanent total loss of hearing				
(i) In both ears	£50,000	£50,000	£50,000	£50,000
(ii) In one ear	£12,500	£12,500	£12,500	£12,500
3. a) Permanent Total Loss of intellectual capacity	£500,000	£500,000	£500,000	£50,000
b) Permanent Total Loss of use of thumb	£12,500	£12,500	£12,500	£12,500
c) Permanent Total Loss of use of shoulder or elbow	£12,500	£12,500	£12,500	£12,500
d) Permanent Total Loss of use of wrist	£10,000	£10,000	£10,000	£10,000
e) Permanent Total Loss of use of hip knee or ankle	£10,000	£10,000	£10,000	£10,000
f) Permanent Total Loss of testicle	£10,000	£10,000	£10,000	£10,000
g) Permanent Total Loss of use of spleen	£10,000	£10,000	£10,000	£10,000
h) Permanent Total Loss of use of kidney	£10,000	£10,000	£10,000	£10,000
i) Permanent Total Loss of use of lung	£50,000	£50,000	£50,000	£50,000
4. a) Permanent Total Disablement from the Insured Person's Usual Occupation	£75,000	£75,000	Not insured	£50,000
b) Permanent Total Disablement from gainful employment of any and every kind	£500,000	£500,000	£500,000	£50,000
c) Quadriplegia / Tetraplegia	£500,000	£500,000	£500,000	£50,000
d) Triplegia	£500,000	£500,000	£500,000	£50,000
e) Hemiplegia	£500,000	£500,000	£500,000	£50,000

**Note:** The Accidental Death and Disability section of the policy does *not* provide cover for loss of earnings following a rugby related temporary injury. Clubs can take out voluntary cover to provide Temporary Total Disablement Cover (see p6). Please check with your club as to whether they have taken out this cover.

**Please be aware any gradually operating causes such as pre-existing injuries/conditions are excluded under this section.**

In respect of benefit 4a), the playing of rugby is not deemed a Usual Occupation

**Glasgow Outcome Scale and ASIA Impairment Scale**

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 benefit will reflect the level of care necessary following such an injury with a maximum benefit dependent on the Category as noted on previous page.

**Persons Under 25 and in Full Time Education**

- 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 disability subject to a maximum policy benefit of £100,000.
- No benefit will be payable if the level of disability is assessed as less than 15%.

**Notes**

*Please see the previous page for benefit numbers*

- 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.
- The benefit for Permanent Total Disablement from Usual Occupation (Benefit 4 (a)) does not apply to students or those not in employment.

**Extensions**

- £25 for each full 24 hours of hospitalisation following an injury. The benefit is only payable from the 5th night onwards however the player will receive the benefit for the entire period of their hospitalisation up to a maximum of 26 weeks.
- Funeral Expenses up to £10,000.

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

**Gallagher Contacts**

Jonathan Ward Client Director	07584609379
Jack Ramsden	07572822305
Kank Osborne Senior Claims Adviser	07842618365

## Frequently Asked Questions

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### Who is covered?

An insured team is deemed to comprise:

- Players (including guest players)
- Coaches / Managers
- Team Doctor / Medical Attendant
- Physiotherapist / Masseur
- Ball Boys / Girls

### How do I include insurance for additional teams mid-season?

This can be provided immediately on notification to [clubinsurance@sru.org.uk](mailto:clubinsurance@sru.org.uk).

### When does cover operate?

Benefits are provided for bodily injury following an accident during the operative times below.

#### Adult Teams, U18 Teams and Mini/Midi Teams

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 or practice game organised by an Insured Club or whilst at any ground or premises where a scheduled fixture, friendly match, charity match, practice game, coaching or training session has been organised by the Insured.

Whilst an Insured Person is travelling directly to or directly from a scheduled fixture, friendly match or charity match, the Benefit is restricted to £50,000. There is no cover whilst an Insured person is travelling directly to or directly from training or coaching session, practice game or non-rugby activity.

Cover operates from the departure of the Insured Person from the Insured Person's residence (or the Insured Club premises whichever occurs last until arrival back at such residence or Club premises whichever occurs first)

#### Club Officials, Committee Members, Administrative Staff etc.

Whilst travelling on the business of an Insured Club, engaged in official duties for an Insured Club or attending official meetings at the request of the Scottish Rugby Union and /or an Insured Club. Cover operates from the departure of the Insured Person from the Insured Person's residence or the Insured Club premises whichever occurs last until arrival back at such residence or Club premises whichever occurs first.

### Is there cover for tours outside Britain?

By arrangement. The Club must notify Scottish Rugby at [tourapprovals@sru.org.uk](mailto:tourapprovals@sru.org.uk) prior to departure. Insurance is provided for Medical Expenses (if tour is to an area outside Britain not covered by the NHS), baggage, money, cancellation etc. The additional travel cover is free of charge. See page 7 for benefits.

### Is there Travel insurance cover for parents/helpers/social members whilst accompanying tours?

The Scottish Rugby arrangements do **not** include Travel Insurance for parents, other helpers or rugby club social members whilst accompanying tours. Prior to the tour, each individual should arrange the most appropriate travel insurance cover to reflect their own needs.

### What are the age limits on the policy?

Mini/Midi	Age 4-16 years inclusive.
Other	Playing members (excluding Golden Oldies) – Up to age 60. Non-playing members up to 75 Golden Oldies Members – up to 79

### Playing Age – Cover Impact

Benefit amounts for players over the normal state retirement age are restricted – detail is available on request.

In addition, a 'known conditions' wording will apply. This means existing health conditions will be considered when benefit payments are calculated.

### What cover is available for Club Open Days?

Scottish Rugby has a separate policy covering organisers, volunteers and participants of Open Days organised by an affiliated club. This provides benefits for Accidental Death and Disability.

### Match Officials

Scottish Rugby has a separate policy covering match officials such as referees and touch judges. This provides benefits for Accidental Death and Disability.

### What is not covered by the Personal Accident section of the policy?

- The playing of rugby as a paid occupation is excluded from the Permanent Total Disablement (Usual Occupation) benefit. Such a player would still be eligible to receive the benefit if he was unable to continue with his "usual occupation" outwith playing rugby
- 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.
- 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.

# Optional Benefit

## Temporary Total Disablement from Usual Occupation

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**Please be aware any gradually operating causes such as pre-existing injuries/conditions are excluded under this section.**

- If a Club purchases this Optional Benefit, you will receive the following;
  1. After the 6 week deferment period, for those players **who are in employment** and continue to be wholly prevented from attending his/her Usual Occupation, the benefit payable is weekly wage up to a maximum of £350 per week.

The benefit will be paid subject to receipt of medical certification confirming continued incapacity and evidence of earnings.

2. Benefit is payable per week up to a maximum of 104 weeks (excluding the first 6 weeks).
- If a club has a mixture of Adult Teams (full season) and Adult Teams (restricted fixtures), the Temporary Total Disablement insurance purchased for the full season teams will extend to include restricted fixture teams at no extra charge.
  - If a club is solely made up of restricted fixture team(s), Temporary Total Disablement insurance can be purchased at a reduced premium. Details are provided in the annual proposal form.
  - It is possible to purchase Temporary Total Disablement benefit for U18 teams, however the temporary loss of earnings benefit will only apply if the player is employed at the time of the injury.
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**Scottish Rugby recommends that Clubs supplement the Compulsory Cover provided. Club Secretaries are asked to consult with their playing members regarding the decision as to whether the Optional Cover is taken out by the Club.**

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## Injury Notification Procedure

Scottish Rugby requires all Clubs to complete and submit an online Serious Injury Report (available via the SCRUMS system) if any player, as a result of a rugby injury or related illness;

- Attends hospital or is seen by a medical practitioner
- Has a suspected or confirmed concussion
- Requires time away from the game (see SRU website for definition)

Please note if the Club has selected the optional Temporary Total Disablement Benefit, a completed report is required if a player is injured and likely to be prevented from engaging in their usual occupation for more than 6 weeks.

These notifications form the beginning of any claims process where a benefit is payable to the injured player.

## Travel Section

### Sums Insured / Limits

Item	Benefit Amount
Medical and emergency travel expenses	Unlimited
Rescue/repatriation expenses	Unlimited
Emergency assistance	Unlimited
Legal expenses	£50,000
Personal Liability	£2,000,000
Baggage (single article limit £1,000) – per person	£2,000
Money – per person	£1,000
Cancellation, curtailment, travel disruption, replacement and travel delay – per person	£1,000
Baggage delay in excess of 4 hours up to – per person	£750
Travel Documents – per person	£1,000
Hi-jack, kidnap, kidnap for ransom consultants costs or hostage – person	£20,000
Personal Accident – (when outside Britain on tour the Personal Accident benefits apply on a 24 hour basis)	Various benefit levels
<p>In respect of the Group Personal Accident policies arranged by Scottish Rugby Union the maximum limit any one Incident <b>and</b> in total shall not exceed the Maximum Incident Limit of £50,000,000 subject to the following inner limits:</p>	
Multi Engined Aircraft Accumulation Limit	£50,000,000
Limit All Other Aircraft or Airships	£5,000,000

Please see page 8 for emergency assistance contacts.

## Travel Section

### Information

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#### Principal Travel Exclusions

- 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
- Where an Insured Person is travelling against the advice of a Medical Practitioner or for the purpose of obtaining treatment
- Disinclination to travel
- Financial failure of a transport / accommodation provider, or their agent

There are a number of other exclusions which are specific to each section of the travel cover.

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If any emergency assistance is required please contact Healix International. Their service is available 24 hours a day, 365 days a year.

Tel: +44 (0)20 8763 3155

E-mail: [intactinsurance@healix.co.uk](mailto:intactinsurance@healix.co.uk)

Web: [www.healix.com](http://www.healix.com)

**Please Quote - Policy No. PA00020002**

#### Emergency Assistance

- Healix provide assistance and advice on lost documents, luggage items, emergency family contact etc.
- All losses / thefts of money or personal items should also be reported to the police and a crime reference number obtained.

Luggage lost in transit by airport / airlines should be reported immediately upon arrival at the destination airport and relevant reference number obtained.

- Passport losses should be reported to the British Consulate within 24 hours of discovery.
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