



Scottish Rugby Union Ltd
Schools' Personal Accident
Insurance Summary
31st July 2025 to 30th July 2026

Issued : 11th 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

Accidental Death and Disability - Summary of Principal Benefits

Category of Insured Persons	Description	Operative Time
A	Any person who is a member or is a guest player of an Insured School aged between 4 years and 19 years inclusive	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 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 (refer to Endorsement 2)

Category of Insured Person: A	
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 (ii) In one ear	(i) £100,000 (ii) £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 reproductive Organs	£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

In respect of Benefits 5 and 6

Payment Period – the maximum number of weeks benefit is payable	Not Insured
Deferment Period – the number of days before any benefit is payable	Not Insured

Maximum amount payable per week – the Sum Insured shown above shall not exceed the following weekly amounts: Benefit 5 – 1 week of the Insured Person's Annual Salary Any payment will be limited to Out-of-Pocket Expenses if an Insured Person is not a Director or Employee

Traumatic Brain Injuries - Summary of Principal Benefits

Category of Insured Person: A	
Benefit:	Sum Insured
6. Extended Glasgow Outcome Scale level 2 – Vegetative State	£100,000
7. Extended Glasgow Outcome Scale Level 3 – Low Severe Disability	£500,000
8. Extended Glasgow Outcome Scale Level 4 – Upper Severe Disability	£250,000
9. Extended Glasgow Outcome Scale Level 5 – Low Moderate Disability	£200,000
10. Extended Glasgow Outcome Scale Level 6 – Upper Moderate Disability	£100,000
11. Extended Glasgow Outcome Scale Level 7 – Low Good Recovery	£50,000
12. Extended Glasgow Outcome Scale Level 8	Up to a Maximum of £50,000
<p>Where the Insured Person sustains any permanent disablement as result of a Traumatic Brain Injury not specified in the Schedule of Benefits, the amount payable will be calculated by assessing the degree of permanent disability compared to benefits 6 to 11 listed above and any amount payable will be calculated according to the extent it corresponds to those benefits. The Insured Person's occupation will not be taken into account when this assessment is made. The maximum amount payable under this schedule will be £1,000,000 in respect of Categories 1,2 and 6, £600,000 in respect of Categories 3 and 4 and £125,000 in respect of Category 5</p>	

Catastrophic Spinal Cord Injuries - Summary of Principal Benefits

Category of Insured Person: A	
Benefit:	Sum Insured
13. Level 1- spinal cord injury at C4 and above ASIA scale A, B, or C	£500,00
14. Level 2- spinal cord injury at C5 to C7 ASIA scale A, B, or C	£300,000
15. Level 3- spinal cord injury at C8 and below ASIA scale A, B, or C	£150,000
16. Level 4 - spinal cord injury at any other than above levels ASIA D	£75,000
17. A spinal cord injury at any other level ASIA	Up to £50,000
<p>Where the Insured Person sustains any permanent disablement as result of a Spinal Cord Injury not specified in the Schedule of Benefits the amount payable will be calculated by assessing the degree of permanent disability compared to benefits 13 – 16 listed above and any amount payable will be calculated according to the extent it corresponds to those benefits. The Insured Person's occupation will not be taken into account when this assessment is made</p>	

Personal Accident Special Extensions Unless otherwise shown in the wording the following Special Extensions are payable in addition to any amount paid under Benefits 1 – 6 of the Personal Accident Insurance section. Any amount payable will be subject to the Maximum Incident Limit (and inner limits where applicable) as shown in this Schedule.

Funeral Expenses	Up to a maximum £10,000 any one Insured Person
Hospitalisation Benefit	£25 per full 24 hours up to a maximum of 26 weeks any one Insured Person

<p>Glasgow Outcome Scale and 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 dependent on the Category as noted on previous page.</p>	
<p>Endorsement(s)</p>	<p>Endorsement 1</p> <p>Minor</p> <p>A Minor is an Insured Person i) under the age of 16 or ii) aged 16 or 17 and in full time education:</p> <p>A: The amount for Benefit 1 Death will be limited to £10,000</p> <p>B: Benefit 4a) Permanent Total Disablement from the Insured Person’s Usual Occupation shall not apply</p> <p>Endorsement 2</p> <p>It is noted that whilst an Insured Person is travelling directly to or directly from any schedules fixture friendly match or charity match the maximum benefit payable is £50,000 limited to £10,000 for Benefit 1 Death</p> <p>Endorsement 3</p> <p>Maximum Incident Limit</p> <p>The liability of the Company under Policy Numbers:</p> <p>PA00020002, PA00020010, PA00020395, PA00020029, PA00020037and PA00020045</p> <p>In respect of any one incident shall not exceed the Maximum Incident Limit of £50,000,000 subject to the following inner limits:</p> <p>1)</p>	

	<p>a) Multi engine aircraft £50,000,000</p> <p>b) Any other aircraft or airship £5,000,000</p> <p>2) War while on an External Journey £50,000,000</p> <p>3) Terrorism £50,000,000</p> <p>In the event of a claim exceeding the Incident Limit the Company's liability in respect of each Insured Person claimed for shall be proportionately reduced until the loss does not exceed that limit</p> <p>Endorsement 4</p> <p>Benefit 2 to 4 - Insured Persons under the age of 25 years who are in full time education</p> <p>If the Insured Person is under the age of 25 years and in full time education and sustains any permanent disablement not specified in the Schedule of Benefits the amount payable will be calculated by assessing the degree of permanent disability against the maximum policy Benefit of £100,000 which represents the 100% figure Any amount payable will be calculated according to the extent it corresponds to the maximum policy Benefit</p> <p>The Insured Person's potential future occupation will not be taken into account when this assessment is made.</p> <p>No benefit will be payable if the level of disability is assessed as less than 15%</p>	
Gallagher Contacts	<p>If you require any further information regarding the insurance cover or claims procedure, please contact;</p> <p>Jonathan Ward Client Director Jack Ramsden Account Broker Kank Osborne Senior Claims Adviser</p>	<p>07584609379 07572822305 07842618365</p>