



Scottish Rugby

PLAYER INSURANCE

FOREWORD

The benefits of participation in sport are widely recognised, not just in terms of health but in building confidence, teamwork and friendships. Scottish Rugby's Values apply across all areas of our sport, from mini rugby through to our international teams.

We all have a responsibility to look after the participants in our game, with their wellbeing and safety being at the centre of everything we do. Scottish Rugby's aim is that everyone who is involved with our sport has a positive experience and goes on to achieve their full potential both within the game and in life.

In view of this Scottish Rugby has adopted the attached Policy and the associated Regulation (SDR 23 : Player Insurance) setting out our Union's minimum expectations in relation to the provision of personal accident insurance for those playing our game. This Policy and the Regulation are supported by Scottish Rugby's Club Accident Insurance Scheme and Schools' Personal Accident Scheme, under which a basic level of catastrophic injury cover is provided free of charge to member clubs and to affiliated schools. All those within the jurisdiction of Scottish Rugby are obliged to comply with both the Policy and the Regulation.

To support our Policy and Regulation, we will provide advice and guidance to players, clubs and to the volunteers who are the heartbeat of our game. We will also monitor best practice in this area and will, where necessary and appropriate, update our Policy and Regulation accordingly.

CONTENTS

2	Foreword
4	Policy Statement
5	Roles and Responsibilities
6	Definitions
7	SDR 23: Player Insurance
10	Contact Us
10	Raising a Concern
10	Amendment of the Regulation

POLICY STATEMENT

Scottish Rugby is committed to providing a safe and supportive environment for all those participating in our sport. In doing so we will adopt policies to enable players to participate in an environment which protects the wellbeing of all players.

Catastrophic injury insurance cover represents a core element in protecting the welfare of the game's participants. The provision of catastrophic injury personal accident cover is a minimum requirement for participation in all forms of contact rugby union.

All those under the jurisdiction of Scottish Rugby must comply with *SDR 23 : Player Insurance*.

Key principles:

- Primary responsibility for the health and wellbeing of each player lies with the individual player. In agreeing to participate players must take seriously the risk of injury to themselves and to others.
- Participation in a contact sport carries with it a risk of injury. Scottish Rugby, and those governed by Scottish Rugby, shall follow best practice in order to minimise that risk of injury.
- Participants in the game are obliged to follow World Rugby's Regulations Relating to the Game, including World Rugby Regulation 23 (Insurance).
- Scottish Rugby has adopted a Regulation (SDR 23 : Player Insurance) in relation to the minimum player insurance requirements to be applied by member clubs and other teams participating in Scotland. SDR 23 conforms with World Rugby Regulation 23.
- Scottish Rugby believes that best practice is represented by SDR 23 and World Rugby Regulation 23.
- The welfare and safety of the player is paramount.

ROLES AND RESPONSIBILITIES

To ensure an environment in which all participants can enjoy their rugby, everyone involved in the game must work together. It is **EVERYONE'S** responsibility to contribute to fair competition and to the wellbeing of players and others involved in the game.

SCOTTISH RUGBY WILL:

- Develop and publish a regulation in relation to the minimum standards required in respect of the insurance of players, *SDR 23 : Player Insurance*, and will ensure that the Regulation and any associated guidance is regularly reviewed and updated.
- Require that member clubs comply with the Regulation.
- Provide education materials, advice and assistance in relation to the Regulation to players and their clubs.
- Manage and respond to Club Accident Insurance queries and concerns in an efficient and fair manner.
- Take disciplinary action against those who breach the Regulation.

MEMBER CLUBS WILL:

- Ensure that their players, coaches, officers and other club officials are aware of Scottish Rugby's Regulation *SDR 23 : Player Insurance* and of the personal accident insurance cover provided by Scottish Rugby.
- Ensure that all of the club, its players and its club officials comply with the terms of the Regulation and any associated guidance.
- Report any suspected breaches of the Regulation.

PLAYERS, COACHES AND TEAM OFFICIALS WILL:

- Take responsibility for their own welfare and that of other players.
- Abide by the terms of Scottish Rugby's *SDR 23 : Player Insurance* and any associated guidance.
- Ensure that the game is played in accordance with Scottish Rugby's Core Values.

DEFINITIONS

BENEFITS

Means money, consideration, gifts or any other benefits whatsoever promised, provided or given to a player or any other individual, body corporate, partnership (or any other entity or body whether incorporated or not) at their direction in respect of such player's participation in the game, but shall not include bona fide reimbursement of permitted expenses incurred for reasonable travel, accommodation, subsistence or other permitted expenses incurred solely and directly in relation to the game.

CLUB

Means any club, team or other body (as the context may require) which participates in a Scottish Rugby National Competition or is otherwise under the regulatory authority of Scottish Rugby.

CLUB ACCIDENT INSURANCE SCHEME

Means the personal accident insurance scheme provided by Scottish Rugby for the benefit of those participating in the game on behalf of Scottish Rugby Union member clubs.

DISCIPLINE MANAGER

Means the person, having appropriate knowledge and expertise, who is appointed by Scottish Rugby to act on its behalf in this capacity in matters arising under this Regulation.

DISCIPLINARY RULES

Means the Scottish Rugby Disciplinary Rules, as issued from time to time by Scottish Rugby.

MISCONDUCT

Shall have the meaning ascribed to it in the Scottish Rugby Disciplinary Rules.

PLAYER

Means any person who is named by a Club to participate in a Match.

SCOTTISH CONTRACT PLAYER

Means any Player who receives or who is expected to aggregate Benefits of £12,000 in any 12 month period.

SCOTTISH RUGBY

Means the Scottish Rugby Union, a company incorporated in Scotland with registered number SC748672 and Scottish Rugby Limited, a company incorporated in Scotland with registered number SC132061, and their successors from time to time.

SCRATCH TEAM

Means any club or team which is not either a member of either the Scottish Rugby Union or another rugby in membership of World Rugby.

WORLD RUGBY

The international governing body for the sport of Rugby Union.

WORLD RUGBY REGULATIONS

Means the World Rugby Regulations Relating to the Game, as issued from time to time by World Rugby.

SCOTTISH DOMESTIC REGULATION 23: PLAYER INSURANCE

1. POSITION STATEMENT

- 1.1. Scottish Rugby considers that:
 - 1.1.1. primary responsibility for the health and wellbeing of each player lies with the individual player. In agreeing to participate players must take seriously the risk of injury to themselves and to others;
 - 1.1.2. participation in a contact sport carries with it a risk of injury. Scottish Rugby, and those governed by Scottish Rugby, shall follow best practice in order to minimise that risk. The provision of appropriate personal accident and other forms of insurance provision forms one element of the risk minimisation process; and
 - 1.1.3. the welfare and safety of the player is paramount.

2. OBJECTIVES

- 2.1. Scottish Rugby is committed to providing a safe and supportive environment for all those participating in our sport and has adopted policies to enable players to participate in an environment which protects the wellbeing of all players.
- 2.2. Scottish Rugby has therefore developed this Regulation (*SDR 23 : Player Insurance*) with a view to:
 - 2.2.1. protecting the health and wellbeing of players and others; and
 - 2.2.2. protecting and promoting the image of the game of rugby football.
- 2.3. These objectives shall be effected through:
 - 2.3.1. requiring that, as a condition of participation in the game, all players have the benefit of catastrophic injury insurance cover;
 - 2.3.2. providing effective deterrents to those in breach of Scottish Rugby and World Rugby Regulations; and
 - 2.3.3. protecting and promoting the image and interests of the game, its clubs, teams, sponsors and other stakeholders.

3. WORLD RUGBY REGULATION 23

- 3.1. Scottish Rugby acknowledges that it is obliged to comply with those Regulations Relating to the Game issued from time to time by World Rugby.
- 3.2. Scottish Rugby recognises that World Rugby has issued a Regulation in respect of Player insurance (World Rugby Regulation 23). Scottish Rugby has adopted World Rugby Regulation 23 within Scottish Rugby's domestic regulations.
- 3.3. This, Scottish Domestic Regulation 23, should therefore be read in conjunction with World Rugby Regulation 23 and supplements the provisions of that document.

4. APPLICATION

- 4.1. This Regulation shall apply to all persons and all bodies subject to the authority of Scottish Rugby. Those Players and other participants in the game under the jurisdiction of Scottish Rugby must observe and comply with this Regulation.
- 4.2. Scottish Domestic Regulation 23 and World Rugby Regulation 23 may be amended from time to time. It is each participant's responsibility to ensure they are aware of the most current versions and to comply with them.
- 4.3. Violations of this Regulation shall be dealt with in accordance with clause 10 (Sanctions) below.

5. CATASTROPHIC INJURY COVER

General Requirement

- 5.1. No individual may play contact rugby football (in any forms of the game recognised by World Rugby) without ensuring that they have the benefit of catastrophic injury insurance cover on a basis approved by Scottish Rugby.
- 5.2. No Club or team may play or train for contact rugby football (in any form of the game recognised by World Rugby) without ensuring that each of the Players participating for that club or team has the benefit of catastrophic injury insurance cover on a basis approved by Scottish Rugby.
- 5.3. No Club, team or Player may play contact rugby football against a club, team or Player which it knows, or reasonably should have known, does not have in place the insurance cover in accordance with 6, 7 or 8 (as applicable) below.

6. APPROVED COVER

- 6.1. Other than as noted in 6.2 and 6.3 below, it shall be a mandatory requirement for all Full Member and Associate Clubs to participate in Scottish Rugby's Club Accident Insurance Scheme. Member clubs are required to complete and return a Club Accident Insurance Proposal Form no later than 15 September each year.
- 6.2. Armed Services clubs may choose to participate in either the Scottish Rugby Union Club Accident Insurance Scheme or in the RFU's personal accident insurance arrangements, but shall be required to notify the Secretary of the Scottish Rugby Union in writing by 15 September each season if their Club chooses to participate in the Scottish Rugby Union Club Accident Insurance Scheme.
- 6.3. Member Clubs based outside Scotland and not participating in the Scottish Rugby's competition structures shall participate in the personal accident insurance arrangements operated by that Club's primary Union.

Individual Cover for Older Players

- 6.4. Prior to selecting any player outwith the upper age limit for full contact rugby under the Club Accident Insurance Scheme, a club must ensure that the player has the benefit of catastrophic injury cover at least equivalent to that available under the Club Accident Insurance Scheme for an equivalent Golden Oldie Player.

Participation by Schools

- 6.5. Schools affiliated to the Scottish Rugby Union shall receive the benefit of Scottish Rugby's Schools' Personal Accident Scheme.

7. INCOMING TOURING TEAMS

- 7.1. In accordance with *SDR 16 : Match Approvals and Permission to Tour*, it shall be a precondition for permission to host a tour that the host club/school has ascertained that the visiting team has in place such personal accident and other insurances (for example medical and/or emergency medical repatriation cover) as may be appropriate.

8. SCRATCH TEAMS

- 8.1. In accordance with *SDR 16 : Match Approvals and Permission to Tour*, it shall be a precondition for permission being granted to participate as a Scratch Team, or for a Club to play against a Scratch Team, for the Scratch Team to have the benefit of catastrophic injury insurance cover on a basis approved by Scottish Rugby.

9. ADDITIONAL REQUIREMENTS IN RESPECT OF SCOTTISH CONTRACT PLAYERS

- 9.1. In accordance with *SDR 4.1 : Player Contracts and Payments*, where the aggregate value of the Benefits provided to a player in any 12 month period exceeds (or is expected to exceed) £12,000, the player shall be regarded as being a Scottish Contract Player.
- 9.2. In respect of all Scottish Contract Players the additional insurance requirements required to be provided under World Rugby Regulation 23 shall apply.

10. SANCTIONS

- 10.1. Failure to comply with this Regulation shall constitute an act of Misconduct under the Scottish Rugby Disciplinary Rules. Such Misconduct proceeding shall be separate and in addition to any process conducted in respect of the National Competition Rules.
- 10.2. The Discipline Manager (or his nominee) shall investigate potential breaches of the Regulation and, where they determine that there is a case to answer, may either:
 - 10.2.1. refer the matter to a Scottish Rugby Discipline Committee; or
 - 10.2.2. request that World Rugby appoint a Disciplinary Committee to consider the matter.
- 10.3. *Additional Offences* - Notwithstanding anything else in this Regulation, a failure by a Player or other person to comply with any requirement or sanction noted in this Regulation, or to assist in the investigation of the same where requested to do so, shall be deemed to constitute a separate and additional act of Misconduct for the purposes of this Regulation.
- 10.4. *Appeals* - The duration and terms of any period of ineligibility and of any other sanction imposed in consequence of this Regulation, may be appealed in accordance with the Appeal provisions of the Disciplinary Rules.

11. CONFIDENTIALITY AND PERMITTED DISCLOSURES

- 11.1. Information in relation to potential regulatory breaches must not be disclosed to any person unless expressly authorised under this Regulation. For the avoidance of doubt disclosure to Scottish Rugby is expressly permitted under this Regulation.
- 11.2. Scottish Rugby has agreed to co-operate with World Rugby and other relevant authorities in order to combat breaches of this Regulation and World Rugby Regulation 23. This may include the sharing of intelligence and information in relation to specific cases. Nothing in this Regulation shall prevent or preclude Scottish Rugby or any individual or person from sharing information as to potential breaches with World Rugby or other any appropriate authority.
- 11.3. World Rugby Regulations may impose obligations on Scottish Rugby to disclose certain information to third parties, including, without limitation, World Rugby itself. The Discipline Manager (or his nominee) may also require to disclose such information to others for the orderly management of the Regulation and of the game in Scotland. As a condition of their participation, each player and other person agrees to the collection, processing and disclosure of such information (including sensitive personal information) as may be required to properly implement this Regulation.
- 11.4. Should a player or other person disclose details of any potential act of Misconduct, or where such information becomes known in the public domain other than through the actions of Scottish Rugby, Scottish Rugby shall be free to comment thereon.
- 11.5. On completion of Misconduct proceedings by the Disciplinary Committee, Scottish Rugby may disclose details of the Misconduct and of any sanction applied by the Disciplinary Committee.
- 11.6. Nothing in this Regulation shall prevent Scottish Rugby from disclosing statistical information in relation to player insurance matters.

CONTACT US

Advice and further information with regard to SDR 23 : Player Insurance may be requested from:

RUGBY DEVELOPMENT ADMIN

Scottish Gas Murrayfield

Roseburn Street

Edinburgh EH12 5PJ

E: rugbydevelopmentadmin@sru.org.uk

RAISING A CONCERN

Where a concern arises in the relation to a potential breach of SDR 23, or where there is concern that best practice is not being followed, the matter may be referred in confidence to Scottish Rugby's Discipline Manager.

POLICY AMENDMENT PROCESS

Changes to this policy and SDR 23 shall be approved by the Scottish Rugby Limited Board.