

Dear Player

As a valued member of Clitheroe Rugby Club Ltd we feel obliged to outline the Personal Accident cover you have with the RFU, which comes when you pay your membership. Since this is only limited cover, as shown below we 'strongly' recommend that you consider looking at an extra optional individual policy that can be extended to cover your daily living expenses. Could you afford to pay the rent/mortgage if you were unable to work following a rugby accident?

There are a number of different companies within the insurance market offering different types and levels of cover, but after our own research we recommend Sportscover Direct. The premiums and cover they offer are very competitive with optional extras available, it takes less than 5 minutes to obtain cover and their customer service reviews from 2 different independent sources are excellent.

**RFU - PERSONAL ACCIDENT COVER** ([www.englandrugbyinsurance.co.uk/personal-accident](http://www.englandrugbyinsurance.co.uk/personal-accident))

Death - £50,000 (£20,000 for under 16s)

Permanent total disability from your usual occupation - £50,000

Permanent total disability from any occupation - £500,000

Loss of two limbs/eyes/hearing in both ears - £250,000

Loss of one limb/eye/hearing in one ear - £25,000

Hospitalisation - £25 for each full 24 hours spent in hospital, up to £1,000 maximum

In addition, cover is included for a payment of up to £300,000 should you suffer a traumatic brain or catastrophic spinal cord injury.

**Example of cover with Sportscover Direct** ([www.sportscoverdirect.com](http://www.sportscoverdirect.com))

Personal Liability - £2 million

Permanent Disablement - £30,000

Accidental Death - £9,000

Income Protection - £250 per week (see note below & note this amount is only an example)

*If you are injured whilst playing rugby, you can receive a maximum of 75% of your normal weekly income, which will be payable for up to 26 weeks excluding the first 14 days.*

Legal Expenses - £4,500

Broken Bones - £350

Physiotherapy Fees - £350

Consultants Fees - £350

Dental Fees - £350

The covers above are an example from the Gold cover scheme (there are 3 levels) with Sportscover Direct. When you input your information to obtain the quotation/cover you are required to choose your category of employment (including Student & Unemployed). The premium fluctuates between categories and the optional extra covers that can be chosen, but are very competitive.

Please note that Sportscover Direct are not in any capacity connected to Clitheroe Rugby Club Ltd and we are merely suggesting the use of the company for extra individual Personal Accident cover after our own research. We cannot be held responsible for any problems arising from within their policy and you should seek independent advice if required.