



RFU

ENGLAND RUGBY INSURANCE



Personal Accident Insurance

Cover has been arranged with RSA that will pay a lump sum benefit to any player, coach, referee or official who suffers a permanently disabling injury whilst participating in rugby. Cover whilst travelling to and/or from rugby is included.

Benefits (for injuries other than catastrophic traumatic brain or spinal cord injury) include:

- Death - £50,000 (£20,000 for under 16s)
- Permanent total disability from your usual occupation - £50,000
- Permanent total disability from any occupation - £300,000
- Loss of two limbs/eyes/hearing in both ears - £100,000
- 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

N.B. In the event of a disabling injury, only the largest eligible benefit will be paid.

Catastrophic traumatic brain or spinal cord injuries are subject to a different benefit scheme, up to £300,000, augmented by the support provided by the RFU Injured Players Foundation.

A copy of the policy wording is available from [Howden](#).

Ripon RUFC are affiliated to the RFU. Anyone training or playing rugby representing Ripon RUFC are covered by the RFU Personal Accident Insurance.

It is always recommended that additional personal insurance cover is considered where the benefits of the RFU Personal Accident Insurance are considered insufficient.

Further details can be found at www.englishrugbyinsurance.co.uk