

### The question of Player Insurance

Today, whether we live, work or play our very existence is dictated by some form of insurance. We cannot take part in activities of most any description, unless either ourselves or the activity has adequate cover, in the event some may seek compensation, if one is misfortunate enough to pick up an injury, or damage equipment, or a multiple of other possible claims – indeed, even by those not even taking part in the proceedings. A proverbial minefield is how many would describe the Insurance Industry, and the bane of our lives from cradle to grave.

So, this industry really has wormed its way into our lives to such an extent that we can't turn left or right, up or down without first checking if its okay, and if the proposed activity require us to take out Insurance cover – and in nearly every scenario, it does, and we have little choice – which usually adds considerably to the cost of providing the service in the first place – and in many cases the service is provided freely and voluntarily.

The game of rugby, as we all know is a highly physical activity, and one expects to encounter a high level of physical contact playing the game, and as such one expects a few bruises along the way . That said we also know that some of the injuries can be much farther up the scale than bruising and some players will receive breaks and fractures and possible serious head injuries in the on-field encounters. And that's particularly serious for the individuals and of course their families too, as well as inevitably impacting on the players working life, and perhaps, maybe a spell in Hospital too. So, when one factors in just the financial costs alone of such incidents, it will come to a tidy sum, and a player should not have to walk that road on their own – so naturally Insurance cover is in the mix.

For many years now AON has provided Insurance cover (Compulsory Insurance) to Rugby Clubs in the event of serious injury to players who may get injured in the course of playing/training. Everyone understands and appreciates the need to have cover in the event of serious injury, but the reality is the policy fall's short of cover for nonetheless other serious injuries - that may/will require Hospital Care. Of, course additional cover is available – it always is, but at a price.

Indeed, AON and the IRFU will reinforce the point that players should carry sufficient personal Health Insurance to cover the costs of those 'less serious' injuries I speak of – as the cost of Consultancy Fees and Hospitalisation is very expensive and Clubs cannot be expected to carry that responsibility for every player on their books. So, and let's be very clear about this, the compulsory Insurance that Clubs are required to have, is for cover for some 'hard to describe' injuries or amputations - - don't just take my word for it, please read what the cover 'covers'. It

may even frighten you.

Let there be no mis-understanding, if Clubs don't have this compulsory Insurance they cannot field Teams in any IRFU run competition, so Clubs have no choice in the matter – but I want to re-emphasise the point as strongly as I can, this compulsory Insurance does not, or will not cover treatment and Ambulance and Hospitalisation costs for broken bone – arms/legs/wrist etc – you the player will need to take out personal Health Insurance policies to cover such things.

To get the full picture of what is and what's not covered please click on the following links - it's very important that you do so.

[Irish Rugby | Insurance](#)

[AON Compulsory Insurance Cover 2019 - 2020](#)

[AON Top-Up Insurance Cover&nbsp; 2019 - 2020](#)