

Club Insurance (for paid up Player Members)

The IRFU and its Affiliated clubs are not legally obliged to provide Personal Accident, Medical or other forms of insurance cover to its members, bearing in mind that risk of injury is an inherent factor in sport.

The executive committee of Cork Constitution FC , have however, taken a decision in the best interest of its members, to purchase limited insurance cover for its playing members.

The scope of cover is limited by virtue of the excessive cost of purchasing Personal Accident and Medical Insurance, as well as the limitations imposed by law as to the extent of cover insurance companies are permitted to provide.

Please note:

- The club cover is not designed to replace any health insurance cover a member or his family has in place. The club cover will only operate when all other such insurance covers have been exhausted. Therefore, the Club strongly recommends that all players have Health Insurance in place and/or additional Personal Accident Insurance cover in place, to deal with more serious accidents.
- The cover provided is intended to assist with medical expenses incurred following an **Accident**, whilst participating in a Rugby match/training session only (Rugby related activities). Accident is defined as an external event such as a tackle or fall following impact, but does not include strains/pulled muscles unless caused by such external event.
- The club cover provides a reduced “Death benefit limit” of €12,500, for players under 18 years, which is the limit imposed by law for such individuals.
- **The first €100 is excluded from each & every insured claim. (The Excess).**
- All medical expense claims must be approved, in advance, by the Club Executive and subject to the Conditions/Restrictions outlined above. **In addition, there is a monetary limit of €625 in respect of each and every medical expense loss.**
- Potential insured losses can only be considered following submission of all relevant receipts, medical certificates and a completed insurance company claim form.
- A brief summary of the cover purchased by the club, is outlined on a separate summary page.

The IRFU also offer additional insurance cover to individual Club Members. (see “Additional Cover for Individuals” document) . The Club strongly recommends that all players consider purchasing this additional cover. There are a number of options outlined, but the basic additional cover option is as follows,

-	Permanent Total Disability	Benefit €125,000
-	Medical expenses (€100 excess)	Benefit €625
-	Premium	€66.00 per year.

Yours in rugby