



Scottish Rugby

Schools' Personal Accident
Insurance Summary
31 July 2015 to 30 July 2016

Issued July 2015

The information contained is a summary only and does not provide the full policy terms and conditions. If anything is in conflict with the policy document then the policy will prevail.

Insurance Underwritten by:



Insurance arranged by:

Aon UK Limited
Atria One
144 Morrison Street
Edinburgh
EH3 8EX

Proprietary & Confidential

Aon UK Limited is authorised and regulated by the Financial Conduct Authority

Personal Accident - Schools

Cover	Accidental bodily injury during the Operative Time which within two years solely and independently of any other cause results in death or disablement.
Insured School	Any rugby playing school in Scotland which is an affiliate member of Scottish Rugby Union.
Insured Team	<p>An insured team is deemed to comprise:</p> <ul style="list-style-type: none">▪ Players▪ Ball boys /girls
Insured Persons	Any person who is a member of or a guest of an Insured Team of an Insured School.
Age Limits	Lower Age Limit: 4 years of age Upper Age Limit: 19 years of age
Operative Time	<p>Whilst an Insured Person is participating in Rugby Union as a member of an Insured Team playing in any scheduled fixture, friendly match, charity match, coaching or training session organised by an Insured School or whilst at any ground or premises where a scheduled fixture, friendly match, charity match, coaching or training session has been organised by an Insured School.</p> <p>Whilst an Insured Person is travelling directly to or from a scheduled fixture, friendly match or charity match, there is a maximum benefit payable of £50,000, or £10,000 in the event of death, any one person.</p> <p>There is no cover whilst an Insured Person is travelling to or from a coaching or training session.</p>

Benefits

Benefit	Amount
1) Death	£10,000
2) a) Loss of two or more Limbs or Loss of both Eyes or one of each	£100,000
b) Loss of one Limb or loss of one Eye	£100,000
c) Permanent total loss of speech	£100,000
d) Permanent total loss of hearing	
i) in both ears	£100,000
ii) in one ear	£25,000
3) a) Permanent Total Loss of intellectual capacity	£500,000
b) Permanent Total Loss of use of thumb	£12,500
c) Permanent Total Loss of use of shoulder or elbow	£12,500
d) Permanent Total Loss of use of wrist	£10,000
e) Permanent Total Loss of use of hip knee or ankle	£10,000
f) Permanent total loss of testicle	£10,000
g) Permanent total loss of use of spleen	£10,000
h) Permanent total loss of use of kidney	£10,000
i) Permanent total loss of use of lung	£50,000
4) a) Permanent Total Disablement from gainful employment of any and every kind.	£500,000
b) Quadriplegia, Tetraplegia, Triplegia or Hemiplegia	£500,000

Glasgow Outcome Scale and ASIA Impairment Scale

For all injuries resulting in a traumatic brain or catastrophic spinal cord injury, the level of benefit paid will be assessed using the Glasgow Outcome Scale or the ASIA Impairment Scale.

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The benefit will reflect the level of care necessary following such an injury with a maximum benefit of £500,000.

If the Insured Person is under the age of 25 and in full time education and sustains any Permanent Disablement not specified above the Benefit payable will be calculated by assessing the degree of disability subject to a maximum policy benefit of £100,000.

No benefit will be payable if the level of disability is assessed as less than 15%

Notes

The policy will not pay more than one benefits in connection with the same accident.

On the happening of an Accident giving rise to a payment under Benefits 2(a) 3(a) or 4 the Policy will not cover any further Accidents to that Insured Person

In respect of Benefits 3(b) to 3(i), the maximum benefit for more than one form of permanent total loss as a result of the same accident shall not exceed £125,000.

Principal Extensions

- £25 for each full 24 hours up to a maximum of 26 weeks any one Insured Person while they are hospitalised following injury.
- Funeral Expenses up to £10,000.

Principal Exclusions

- The playing of rugby as a paid occupation.
- Death by natural causes.
- Illness or Disease (not resulting from bodily injury following an Accident).
- Any naturally occurring condition or degenerative process.
- Any gradually operating cause.
- Post Traumatic Stress Disorder or any psychological or psychiatric condition (not resulting from bodily injury following on Accident).
- Travel to and from training or coaching sessions.
- Suicide, attempted suicide or self-inflicted injury.
- Taking a drug unless in accordance with medical prescription and directions and not for the treatment of drug addiction.

Travel Insurance

Scottish Rugby **do not** provide Travel cover for Schools under their insurance programme arranged via Aon.

Aon Contacts

If you require any further information regarding the insurance cover or claims procedure, please contact;

Anne Thomson, Client Manager T. 0131 456 3087

Liz Borrowman, Client Service Specialist T. 0131 456 3033

Moira Haswell, Claims Management Executive T. 0131 456 3036