

Gents,

During the last Committee Meeting the Committee agreed that it was important to remind those playing & make everyone aware around exactly what limited insurance cover the RFU's player insurance provides for.

The details of the RFU's insurance cover is provided on the RFU's official site Frequently Asked Questions - Insurance:

[www.rfu.com/ManagingRugby/Insurance/FAQs](http://www.rfu.com/ManagingRugby/Insurance/FAQs)

The most important question which is often asked is around the basic cover and the question and answer is provided below:

**Q) What is the basic cover and what are its limitations?**

A) This is a Death and Permanent Total Disability policy and the benefits are for catastrophic injury only.

It is therefore important to understand the RFU player insurance does not cover for general injuries such as broken limbs or other injuries deemed "Non catastrophic" nor does it make any provision for loss of earnings.

For those individuals who are self employed or do not have access to company medical cover or paid sickness benefit should at least consider the risks and make their own provision if they feel it appropriate.

There are a number of Insurance companies that will offer policies for loss of earnings through sports related injuries that are easy to find via Google should anyone be interested in looking into this further.