



INSURANCE POLICY

Monivea RFC is covered by the IRFU Compulsory Group Personal Accident Scheme for Clubs. This insurance only covers the severest of injuries – loss of limb, loss of eye etc. The policy does not cover loss of earnings, medical expenses, accident and emergency visits or dental repair.

It is imperative that all members, coaches, players and parents associated with Monivea RFC familiarize themselves with the details of what you are insured for and more importantly, with what it is that you are not insured for.

It is the medical policy of Monivea RFC, where a fully paid up member of the Club is injured whilst representing the Club at either training or whilst playing that the Club will cover the **initial hospital A&E charge only**. Monivea RFC does not have insurance cover for, nor can it provide costs towards any medical, dental, physio, etc. costs of any player.

It is therefore recommended that all players or parents/guardians of players investigate their insurance options. The club recommends that players are covered by medical insurance from a recognized private medical insurer.

Rugby is a collision sport and regrettably injuries can occur. Monivea RFC is committed to providing a positive Rugby environment for all its members. This does not extend to financial support for medical bills.

Most schools offer [24/7 insurance through Allianz Insurance](#). By opting for 24/7 coverage, rather than just in-school cover, your child will be better insured overall and it covers rugby. The Allianz Insurance offer normally closes at the end of October each year. The charge for adding 24/7 cover comes at a minimal cost. **Please contact your school for more information.**

Additional Top Up cover is available through the IRFU's broker AON (+353 (0)1 266 6000) or contact your own broker / insurance company for details of additional cover.

Players interested in the Individual Personal Accident Insurance can download and send the form directly to AON.

Full details of the IRFU Compulsory Group Personal Accident Scheme for Clubs and Individual Personal Accident Cover can be found [here](#).