



<b>Officers</b>			
<b>President;</b>	Brendan Sorensen.	<b>Secretary;</b>	Edel Arnott
<b>Treasurer;</b>	Sean Kelly,	<b>Youth Officer;</b>	Howard Grice
<b>P.R.O.;</b>	Neil Murphy	<b>Club Captain;</b>	J J Herlihy.
<b>Coach</b>	John Horgan	<b>Fixtures Sec.</b>	Ger Desmond



**OCTOBER 2009**

### **MRFC Insurance Scheme**

**Muskerry rugby Club as an affiliated club of the Irish Rugby Union operates an insurance policy. The insurance policy is a compulsory clubs scheme administrated by the IRFU and paid by the club on your behalf.**

**The objective of this correspondence is to make you aware of all the details of the compulsory scheme as well as the options on the additional individual top up scheme**

**The club has 2 adult teams affiliated to the Munster Branch of the IRFU and the cost of the compulsory insurance to the club is €2,376.00 per team.**

**The compulsory scheme is intended to cover SERIOUS injury only in the amount of €1, 500, 000, this may appear substantial but it may not cover the future needs of a seriously injured player.**

**It must be emphasized that this compulsory scheme does not provide payment of medical expenses or loss of earnings.**

#### **What is covered under the compulsory scheme?**

<b>1</b>	<b>Death</b>	<b>€500,000</b>
<b>11</b>	<b>Loss of 2 limbs and or loss of 2 eyes or 1 limb and 1 eye</b>	<b>€500,000</b>
<b>111</b>	<b>Loss of 1 limb and 1 eye</b>	<b>€250,000</b>
<b>1V</b>	<b>Permanent Total Disablement *</b>	<b>€650,000</b>
<b>V</b>	<b>Severe injury involving loss of use of 2 legs and 2 arms (additional)</b>	<b>€850,000</b>

**\* see IRFU scheme restrictions**

**It is obvious from this that additional cover is required as the vast majority of sport injuries do not fall under this scope.**

The IRFU also offer additional insurance cover for individuals and they along with MRFC recommend that you should avail of this cover.

**What options are available?**

**Option 1**

**Permanent Total Disability from gainful employment**

- |     |                  |                           |
|-----|------------------|---------------------------|
| (A) | Benefit €125,000 | Premium €25 (Rugby only)  |
| (B) | Benefit €375,000 | Premium €75 (Rugby only)  |
| (C) | Benefit €625,000 | Premium €125 (Rugby only) |

**Option 2**

**As above or death or loss of use of 2 limbs or loss of sight of 2 eyes or 1 limb and 1 eye**

- |     |                  |                           |
|-----|------------------|---------------------------|
| (A) | Benefit €125,000 | Premium €34 (Rugby only)  |
| (B) | Benefit €375,000 | Premium €102 (Rugby only) |
| (C) | Benefit €625,000 | Premium €170 (Rugby only) |

**Option 3**

**Medical expenses**

- |     |               |                          |
|-----|---------------|--------------------------|
| (A) | Benefit €625  | Premium €41 (Rugby only) |
| (B) | Benefit €1250 | Premium €82 (Rugby only) |

Subject to €100 excess per claim

**Option 4**

**Weekly benefit-Temporary Total Disablement following an accident Payable for a max of 26 weeks after the first 4 weeks are deferred**

- |     |                |                          |
|-----|----------------|--------------------------|
| (A) | Benefit €250PW | Premium €88 (Rugby only) |
|-----|----------------|--------------------------|

**Combination of options**

You may choose either option 1 or 2

Option 3 and 4 only in conjunction with 1 or 2

Where you see (Rugby only) there is an additional cost if cover is required outside rugby (see IRFU brochure on the notice board.

The cost of the compulsory insurance scheme is slightly under €100 per member so please be aware that your club subscription of €85 does not even cover this nor does it cover medical

**expenses or loss of earnings.**

**If you wish to avail of the additional insurance cover the club will be happy to arrange this for you at the costs outlined.**

**The additional premium may seem expensive in these recessionary times but may be inexpensive in the event of injury or loss of earnings.**

**This letter is only a guide for the benefit of MRFC club members, for more detailed information see the notice board or contact your team manager Aedh Mc Ginn or Mark Sorensen.**

**The insurance broker is**

**Aon  
Metropolitan Building  
James Joyce St  
Dublin1**

**Hibernian AVIVA**

**Yours in sport**

**Brendan Sorensen  
Club President**