23rd October 2026

To: The Principal of each Affiliated School

Season 2026/2027 – Insurance

Dear Sir/Madam,

The Irish Rugby Football Union continues to arrange with its insurance partners a compulsory accident insurance scheme for all its Affiliated Schools. This is summarised below.

"Catastrophic Injury" Personal Accident Cover (Compulsory for all Affiliated Schools)

This policy covers all players and certain officials who are members of Affiliated Schools. Full details of cover, benefits, extensions and limitations are set out in the *Summary Cover of Catastrophic Injury Personal Accident Scheme for ROI Schools*. The cover remains unchanged from last year.

Premium

The School's insurance scheme premium is c€300,000 and the IRFU continues to maintain the 100% insurance subsidy. ***N.B.*** *Accordingly there is no charge as the Union carries this cost itself. Note also that no cover is provided for persons under 5 years of age.*

Adequacy of Cover

This compulsory scheme is intended to cover serious injury only and, whilst the "Catastrophic Injury" benefit of up to €1,500,000 may appear substantial, it will not necessarily be sufficient to cover the future needs of a severely injured young player. The benefit provided by this compulsory scheme is substantially greater than that provided by other Unions or by other sports bodies. It is emphasised however, that this compulsory scheme ***does not provide payment of medical expenses or loss of earnings, nor does it cover fatal collapse***, unless a physical accident precedes same whilst in training or on the match pitch.

What Must the School Do?

The scheme is administered by the Union through the Branches. To ensure cover continues to operate, Schools must use the *Application Form for Catastrophic Injury Personal Accident Scheme for Schools* in order to register with their respective Branches. It is imperative that the completed form be returned to the **respective Branch** no later than Friday, 27th November 2026.

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Notification of Accidents

Schools are asked to notify their Branch immediately of any cases of serious injury which might necessitate the issue of claim forms.

Whilst the Union arranges for a substantial insurance benefit within their limited financial means, it still ultimately remains the parents'/guardians' responsibility to ensure **that the financial consequences of injury are properly insured, and hence the need for proper advice to parents/guardians.**

It is recommended that all Schools:

(i) inform parents/guardians of all rugby playing pupils of the level and nature of cover put in place on their behalf and that it does not cover medical expenses;

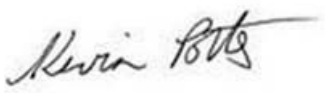
(ii) should avail of or ask parents/guardians to avail of one of the school personal accident schemes, which are available from various insurers and cover all activities including rugby; and

(iii) inform parents/guardians of the availability of further additional cover for individuals which can be purchased by your Broker through Aon.

To access the documents and application form referred to in this letter in order to activate your School's insurance facility, and for further information, please visit irishrugby.ie/participation/insurance-clubs-and-schools.

Thank you for your cooperation.

Yours sincerely,



KEVIN POTTS
Chief Executive Officer

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