



NAVAN RUGBY FOOTBALL CLUB

BALREASK OLD, DUBLIN ROAD, NAVAN CO. MEATH, IRELAND

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Insurance Cover for Members

Sport by its very nature, and contact sports in particular, carry an inherent risk of injury. When an individual voluntarily participates in such sport they are deemed to accept the risk that such participation brings.

All Rugby Clubs affiliated with the IRFU are obliged to participate in the IRFU Club Insurance Scheme. This scheme provides a compensation fund for all players who suffer major injuries through participation in the sport. The scheme covers major injuries only, such as loss of limb, loss of sight, spinal damage, etc. It does not cover what are considered to be normal or regular injuries such as breaks, fractures, dislocation etc. Players whose subscriptions are not up to date may be excluded from the IRFU Club Insurance Scheme. Full details of the major and extensive cover provided are available on request.

It is widely accepted that this insurance scheme provides substantially greater cover than that provided by other Unions or other sporting bodies. The scheme covers all playing members from six years of age and upwards. The cost of participating in this Insurance scheme is included in the annual subscription for membership. It is the responsibility of each member, parent or guardian to insure that membership subscriptions are up to date to ensure continued participation in this insurance scheme.

Navan Rugby Football Club will not accept any responsibility for any financial loss due to a player's exclusion from the scheme for failure to ensure subscriptions are up to date. In addition, Navan Rugby Football Club reserves the right to exclude an individual from Club activities until such time as membership subscriptions have been paid.

Furthermore each adult member, parent or guardian is advised that it is their responsibility to ensure the adequacy of this insurance and to make provision for any shortfall by affecting personal insurance policies.

John Coen
Honorary Secretary



Established 1924

