



Player Insurance and Club Medical Policy

Sligo 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.

It is imperative that all members, coaches, players and parents associated with Sligo RFC familiarise 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 Sligo 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. **Sligo RFC does not have insurance cover for, nor can it provide costs towards any medical, dental, physio, etc. costs of any player.** It is the responsibility of every member, coach, player and parent to ensure that you and/or your children have the necessary insurance cover to meet your own personal needs. The committee of Sligo RFC advises that members must ensure that they are adequately covered for serious injury and they advise that additional Personal Accident cover can be purchased by members where they so require. For further advice in this regard please contact Sligo RFC's insurance advisors IPM Insurance, Stephen St., Sligo (Brian Kilgallon 071 9162595) see here for more details [IPM Insurance Personal Accident Insurance quotation form](#).

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.

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