

TEMPORARY DISABLEMENT COVER

Working with the RFU insurers, we have arranged a scheme for clubs to purchase cover to protect their players' weekly income should they be unable to work as a result of an accidental injury sustained whilst playing for or training with an insured team.



The policy provides a benefit of up to £300 per week or 75% of the players weekly wage (whichever is less).

It is payable for up to 13 weeks, following an initial period of absence from work of 28 days.

Clubs can purchase the insurance to protect players in specific teams, and can choose to buy cover for as many teams within the club as they want. All you need to do is provide us with the club name, the team you want to be covered (i.e. First XV, Second XV, Ladies XV, Vets XV) and the date you want cover to start. Cover can start anytime from the day after instructions are received.

Cover can be arranged at anytime between 01 August and 31 March but runs until 31 July. The premium, per team, is:

- Cover purchased between 01.08 and 30.09: £980
- Cover purchased between 01.10 and 30.11: £868
- Cover purchased between 01.12 and 31.01: £728
- Cover purchased between 01.02 and 31.03: £560

(All premiums are per team and include insurance premium tax which is currently 12%)

To arrange cover, club representatives should email Howden or call 0121 698 8001.

Questions?

What injuries are covered?

You are covered for any accidental injury incurred whilst playing in a competitive match for, or training with, your insured team. No cover is provided for sickness, disease, chronic, ongoing or gradually operating injuries.

What happens if I'm injured and need to claim?

If you need to claim you should complete a claim form and return it to Howden. We will ask for additional information to support your claim, including confirmation from the club coach/physio/first aider as to when the injury occurred. You will also be asked to provide evidence of your earnings in the 13 weeks prior to your injury.

What else do I need to know?

Any claim must be submitted within 8 weeks of the incident date.

Cover will start after you have been unable to work for 28 days and will be paid for up to 13 weeks from that date onwards.

If you're not in employment, cover is limited to out of pocket expenses only (maximum £50 per week)