

# Joint Professional Rugby Players Insurance (JPPI) Scheme

## What is the JPPI Scheme?

The JPPI Scheme is a Group Personal Accident and Illness insurance plan. It is administered and governed by;

- Premier Rugby Limited
- The Rugby Football Union
- The Rugby Players' Association

## What is Personal Accident and Illness Insurance cover?

Personal Accident and Illness cover is an insurance policy which pays compensation following a sudden and specific injury or illness, which is independent of other causes, and directly results in a player's inability to participate in his occupation as a professional rugby player or indeed any occupation.

## What cover does the JPPI Scheme provide?

Subject to the injury or illness being covered under the Policy there are various Benefits payable according to whether the claim is in respect of Death or Disablement, as follows:

### 1) Accidental Death

The Insurance will pay, to the named beneficiary, the benefit provided under the Policy in the event of the insured Player's Accidental Death.

### 2) Permanent Total Disablement. (PTD) – Catastrophic Cover: Any and Every Occupation ('A & E Occ')

Where the Player suffers an injury or illness, which wholly and continually prevents him from participating in any and every occupation where no recovery is foreseeable.

### 3) Permanent Total Disablement. (PTD) – Own Occupation

Where the Player suffers an injury or illness, which wholly and continually prevents him from participating in professional rugby and where no recovery to permit the Player to resume participating as a professional rugby player is foreseeable.

### 4) Temporary Total Disablement Cover (TTD)

Where the Player suffers an injury or illness, which incapacitates him for a period greater than 26 weeks and prevents the Player participating in his occupation as a professional rugby player AND in circumstances where the Player suffers a financial shortfall due to suspension or termination of his contract and/or a reduction in his contractual earnings. This benefit is payable up to a maximum period of 26 weeks over and above the first 26 weeks (Excess Period excluded under the Policy) AND only until such time as the Player is medically determined to be able to participate in his occupation.

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## Who are covered under the JPPI Scheme?

1. All Premiership Registered Senior RPA Member Players
2. Elite Players Squad – Both Senior and Saxons

If you are not registered with the RFU to play Premiership or European Cup rugby, you are not covered.

Academy (contracted non-registered Players) are insured under a separately arranged Personal Accident Insurance – benefits outlined below and summary of cover appears at the end of this FAQ document.

Beneficiaries also include certain Players Coaches and Physiotherapists whilst on official RFU duty for the purposes of “England representative rugby unions activities”

## What are the levels of cover in the scheme?

AGE	EPS ^ ^	NON EPS ^	ACADEMY#
PTD OWN OCCUPATION			
< 21	£150,000	£100,000	£10,000
22-26	£150,000	£100,000	
27-29	£150,000	£90,000	
30-32	£100,000	£50,000	
33+	£80,000	£50,000	
Accidental Death	£100,000	£100,000	Not Covered
PTD A & E Occ*	£500,000	£500,000	£250,000
Additional A & E Occ**	£200,000	£200,000	Not Applicable
TTD*** 26/26****	£300 per week	£200 per week	Not Covered

\* Permanent Total Disablement, Any & Every Occupation

\*\* Additional Any & Every Occupation – Money held in discretionary trust for distribution

\*\*\* Total Temporary Disablement

\*\*\*\* 26 weeks excess and 26 weeks maximum payment

^ Registered Premiership Members – RPA/PRL/RFU 24/7 Cover

^ ^ Only RFU named EPS/Saxons – RPA/PRL/RFU 24/7 Cover (On Duty only for overseas players)

# This is not part of the JPPI Scheme – It is a Premiership Rugby Ltd arranged policy. A summary of this separate cover appears at the end of this document

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## When does cover apply?

All Premiership registered players are covered on a 24/7 worldwide basis – cover is therefore very broad in its scope and does not just apply to rugby related incidents.

Players who are not Premiership registered but eligible for cover under the scheme are only insured when on “England Duty”.

## How do you make a Claim?

There are a number of Incident and Claims Notification and Administration Rules that have to be complied with by the Player’s Club and the Player to enable an injury incident to be initially notified and then considered as a potential and then in some cases an actual claim. For assistance please contact Martin Hine at Towergate tlc on Direct Dial 01926 439525 or by email [martin.hine@towergate.co.uk](mailto:martin.hine@towergate.co.uk).

## Key note

**All injuries lasting, or expected to last, more than 28 days need to be notified to Towergate tlc by the Clubs.**

**All injuries must be notified within 60 days of occurrence.**

## Rehabilitation Periods

The insurance cover extends beyond the Player completing his rehabilitation and return to full fitness so that should he suffer a recurrence of the same injury or illness within a defined period after being declared fully fit and available for selection the incident or claim will be reconsidered.

### Permanent Total Disablement (PTD)

Once a player has played cumulatively 10 games (a game includes any game selected as a replacement even if the player does not come off the bench to play during the game) he will be deemed as fully fit and the claim will be closed.

### Temporary Total Disablement (TTD)

Once the player has played or remained fit for 60 consecutive days he will be deemed as fully fit and the incident or claim will be closed. Should the player breakdown and suffer a recurrence of the same injury or illness within the 60 days the 26 weeks Excess Period is applied as a cumulative total and the 60 days recommences when fit.

## What are the significant Exclusions to be aware of when considering a Claim?

In a similar way to Life and Critical Illness insurances and many other Personal Accident and Illness covers the Underwriters reserve the right to offer terms that take into account previous injury or illness history and claims experience. These are called pre-existing injury conditions and they differ between Non-EPS and EPS players, as detailed below.

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## Pre-Existing Injury Conditions

- **Applicable to Players NOT in the Elite Players Squad (EPS)**

- Any injury or illness occurring or existing within the 12 months prior to policy inception (commencement date of the policy), where 3 or more consecutive games or 21 days (whichever the greater) are missed, and/or the player is deemed to be unfit at the start of the policy prior, is excluded.
- Any injury or illness occurring, re-occurring or existing between 12 and 36 months prior to policy inception (commencement date of the policy) that has led to at least 3 consecutive games being missed or 21 days incapacity (whichever the greater), being missed, is excluded, UNLESS following this occurrence:
  - 20 games are played where the player is under the age of 30,
  - or 30 games are played where the player is aged 30 or over.

Should the player suffer a reoccurrence of the injury during this period which leads to 3 or more consecutive games being missed, the 20 or 30 game period will restart from the date the player returns to playing professional rugby.

Any injuries or illnesses occurring more than 36 months prior to the inception (renewal date) of the policy are covered.

- **Applicable to Players in the Elite Players Squad (EPS)**

Each player in the RFU Elite Players Squad is required to complete a proposal form/renewal proposal form as a pre-condition of policy cover operating for such players.

Each proposal/renewal form is reviewed by the Underwriters and specific pre-existing injury exclusion terms applied where required by the Underwriter.

The Pre-Existing Injury Exclusion Condition continues to apply until a completed proposal form submitted by the EPS Squad player has been received, reviewed and agreed by Underwriters.

Any terms and/or exclusions applied by the Underwriters are communicated directly to the Club.

## Other Important Exclusions

**The insurance does not cover Death or Disablement caused by or consequent upon:**

**'Degenerative Disorders' Exclusion**

Osteoarthritis, arthritis or any other degenerative (gradual or accumulative wear and tear) processes to joints, bones, muscles, tendons or ligaments

**Other Exclusions**

- Intoxication by alcohol
- The Insured Person being under the influence of drugs and/or narcotics that are not lawfully available unless specifically prescribed for the Insured Person by a Health Care Practitioner
- The Insured Person using any drugs or substances in violation of the rules or regulations of the International Rugby Board
- Any mental or nervous disease disorder or impairment of an Insured Person
- The Insured Person's use of performance enhancing drugs or substances that are not recognised and/or accepted by the International Rugby Board, Club or Manager, including but not limited to anabolic steroids, stimulants and corticosteroids, regardless of whether or not prescribed by a Health Care Practitioner
- HIV, AIDS or AIDS Related Complex whensoever and howsoever arising or acquired

*Please note that these are only the main exclusions applicable to the insurance cover and are summarised as part of this FAQ to provide players with a basic understanding of the scope of cover under the JPPI Scheme Policy.*

***For a full explanation of the Policy including all its Terms, Exclusions and Conditions you must refer to the actual Policy wording a copy of which is available on request from Towergate tlc.***

# Academy and Guest Players Group Personal Accident Scheme

## Eligibility to cover under this Scheme is only by named pre-notification by the Clubs.

### Categories of Cover

- Category 1 – Players not registered to play Senior rugby (AVIVA Premiership, EDF or European Rugby) but who are contracted to Club.

£250,000 PTD – Any and Every Occupation

£10,000 PTD – Own Occupation

Cover provided on 24/7 basis

- Category 2 – Players not registered to play Senior rugby and not contracted to a Club but who may be a player within your Academy or who may represent your “A” team on more than 3 occasions within the season.

£100,000 PTD Any and Every Occupation

Cover provided on 24/7 basis

- Category 3 – Players who represent your Club on an occasional basis i.e. as a Guest for an “A” team fixture – a unit of cover is one training session and one game including travelling to and from the training and game venues.

£100,000 PTD Any and Every Occupation

### Special Notes:

- Monday night guest notifications to be advised and adjusted on a quarterly basis.
- Agreement from Underwriters to extend coverage to include U21 players under Category 3 on same notification basis as above.
- Underwriting Terms: Three year Pre-existing Condition Exclusion applies

*Please note that these are only the main exclusions applicable to the insurance cover and are summarised as part of this FAQ to provide players with a basic understanding of the scope of cover under the Academy & Guest Players Policy.*

**For a full explanation of the Policy including all its Terms, Exclusions and Conditions you must refer to the actual Policy wording a copy of which is available on request from Towergate tlc.**



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