



## **F.A.Q. – FREQUENTLY ASKED QUESTIONS**

### **WHO IS ELIGIBLE TO AVAIL OF THIS COVER?**

Any professional rugby player who is contracted to a rugby club in England, Scotland or Wales, and fit to play professional rugby on the date of application.

Age 34 or under.

\*All players must be **“FIT TO PLAY AND AVAILABLE FOR SELECTION”** in order to commence cover.\*

### **WHEN WILL MEMBERSHIP CEASE?**

Membership will cease when you reach age 35 (cover will continue until the end of the season following the members 35th birthday).

If you fail to pay your premium

### **HOW DO I START THE CLAIMS PROCESS?**

In the event of a potential claim, please contact Shane O’Halloran of Arachas Corporate Brokers within 4 months from the date of being injured. Claims will look to pay out after a deferred period of 26 weeks. This will give us time to start the claims process whether you proceed with the claim or not.

### **DO I HAVE TO PROTECT MY FULL SALARY?**

No. A Player can choose the level of salary he wants to protect.

### **CAN I WORK IN ANOTHER OCCUPATION WHEN OUT ON A CLAIM?**

Yes. You can go back into the workforce. A benefit applies if your new salary is less than your old salary (sum insured). Your reduced benefit will be your full benefit less your new salary.

### **IF I ACCEPT A JOB THAT PAYS ME MORE THAN MY BENEFIT, CAN I STILL CLAIM OFF THE POLICY?**

No. Under the rules governing Income Protection an individual cannot be better off than he was before going out on a claim.

### **IF I DECIDE TO GO BACK TO COLLEGE TO STUDY ANOTHER PROFESSION THAT WILL GET ME BACK INTO THE WORKFORCE, CAN I STILL CLAIM OFF THE POLICY?**

Yes. Once you are unable to carry out your own occupation i.e. a professional rugby player, the policy will continue to pay out whilst in college, provided you are within the benefit period.