



PROFESSIONAL RUGBY PLAYERS PROTECTION SCHEME

How would you cope if your income stopped?
 You never think it will happen to you....but why take that risk?
 Remember, players have a
 ... 1 in 8 chance of sustaining injury in a club match
 ...1 in 4 chance of sustaining injury on international duty

Working with the Rugby Players Association, the **Arachas Pro Protect** income protection product was formally launched in 2008, and is now the product of choice for professional rugby players in England.

Pro Protect is an annual insurance contract and may be renewed each year subject to the terms and conditions then applicable. Once a member you can review and if necessary update your cover periodically to ensure that it remains accurate

Key Points

Policy Type	Deferred Period	Benefit Payable	Benefit Payable Period
Income Protection Insurance	26 weeks or when your Employer ceases to pay your salary, which ever is the longer	50% of your salary is paid tax free, subject to a maximum benefit of £175,000. E.g. Insured salary - £100,000 before tax = £50,000 paid tax free	Maximum of 10 years to the age of 35 if sooner Minimum of 3 years if age 33 or 34
What is the Cost?	Will I be subject to underwriting?	Is cover restricted to the UK?	If I go to college while on claim will my benefit cease?
3% of your insured salary	Only if you are joining the scheme and are aged 27+	No, cover is provided on a 24 hour world wide basis on or off the field	No, once are unable to carry out your own occupation your claim payments continue



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Who is eligible to avail of this cover? Any professional rugby player who is a member of the RPA contracted to a rugby club in England and fit to play professional rugby on the date of application, who are aged 34 or under.

When will membership cease?

- Membership will cease when the member reaches age 35 (cover will continue until the end of the season following the member's 35th birthday).
- When the member ceases to be contracted to a club in England.
- If the premium is not paid.

Do I have to protect my full salary? No – a Player can choose to insure for a figure lower than their contracted salary.

Payment options? A Player can choose to pay by lump sum or monthly direct debit*
*(interest rate of 5.1% would apply)

Can I work in another occupation when out on claim? Yes. You can go back into the workforce. Your benefit payments will however be reduced.

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 they were before going out on claim.

Where can I get more information?

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** This document provides only a summary of the main benefits under the Professional Rugby Player Income Protection Insurance and the policy terms and conditions. For full details of all policy benefits and all terms and conditions you should read the policy document, a copy of which will be provided immediately after your policy is taken out or at any time on request.*

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