

Cranbrook Rugby Football Club

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Mini /Junior Family Induction Pack



give us a try

2011 - 2012

Cranbrook Rugby Football Club



Mini /Junior Family Induction Pack

- 1. Introduction**
- 2. Pitch Location**
- 3. Club House**
- 4. Age Groups and Basic Rules**
- 5. Roles and Responsibilities**
- 6. Child Protection**
- 7. Courses**
- 8. Communication**
- 9. Selection Policy**
- 10. Club Structure**
- 11. Volunteering**

Cranbrook Rugby Football Club

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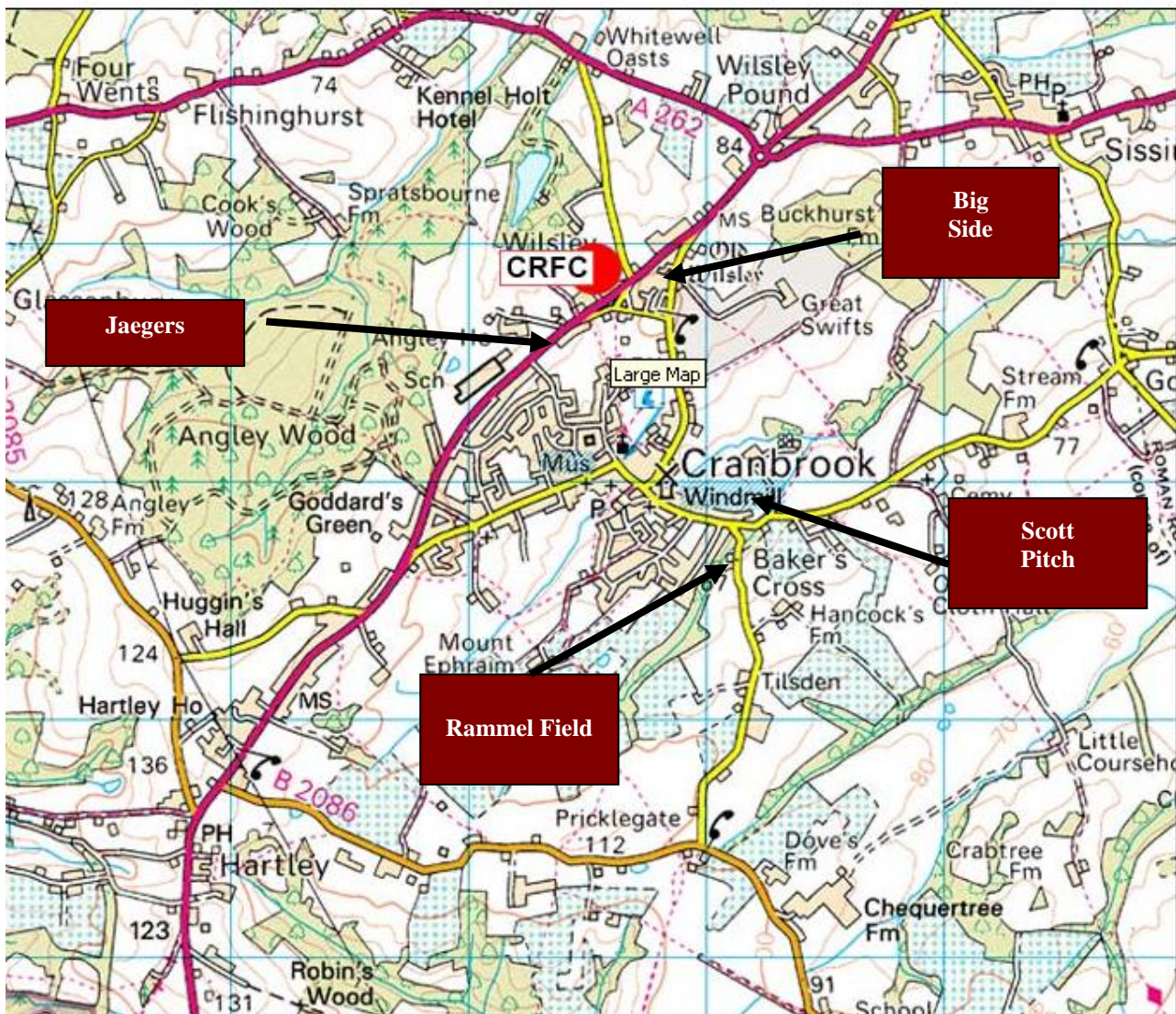
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1. Introduction

Young people are the future of Cranbrook Rugby Football club. All players who participate in rugby at Cranbrook must do it in a safe and enjoyable environment. **CRFC** places the highest priority on their safety and enjoyment and recognises that it has a duty of care towards young people within the sport

2. Pitch locations

Junior Pitches



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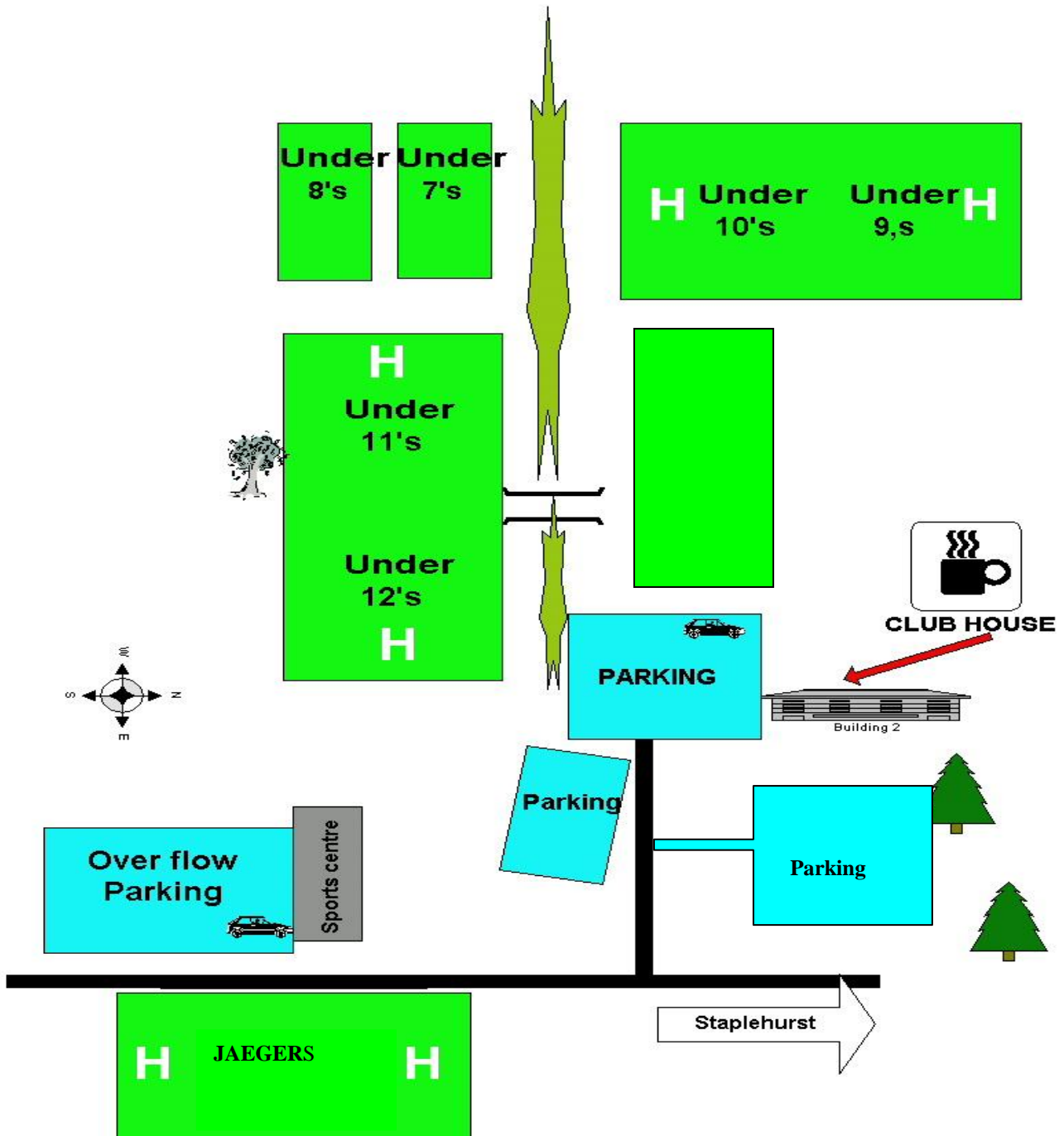


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Mini / Midi Pitches



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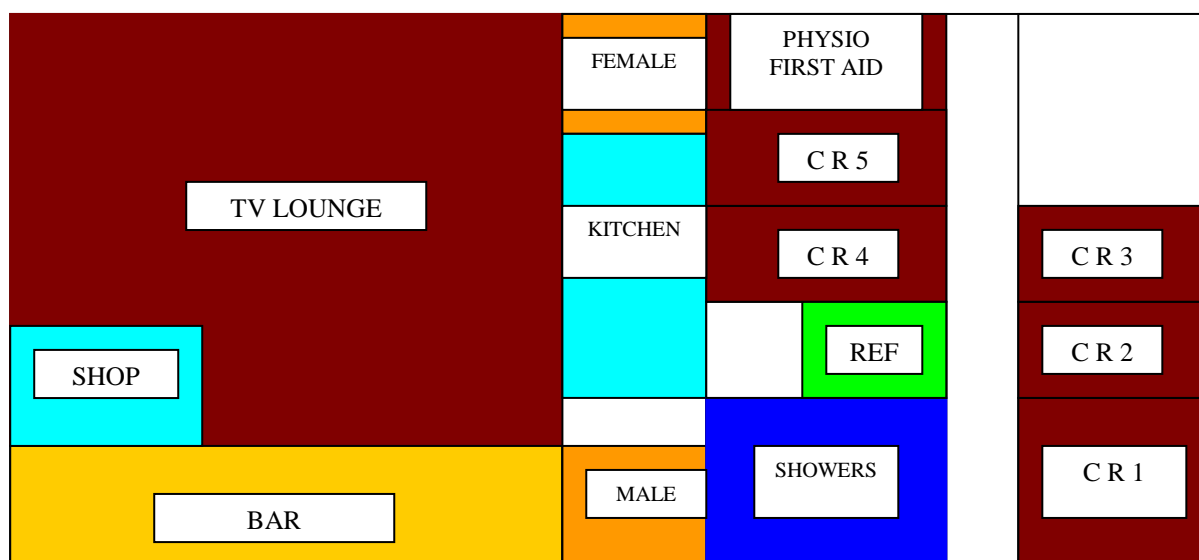


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3. Club House Facilities



- Male & Female toilets
- First Aid
- Bar and refreshments
- Changing room
- Showers
- Club shop

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4.0 Age Group and Basic Rules

The rules of the game for Mini and Junior rugby change as the children move up the age groups from under 7 until they eventually reach full Rugby when they transfer to the senior club.

The idea is to introduce young players to the concepts and the rough & tumble of the game in a gradual process.

They start at Under 7 with seven a side tag rugby moving on to 9 aside contact rugby at under 9 To help parents get to grips with what rules are being applied at each age group a brief outline of the rules can be found here showing the major changes in the game as kids move through the age groups.

Category	Mini				Midi		Junior				
Age Group	Under 7	Under 8	Under 9	Under 10	Under 11	Under 12	Under 13	Under 14	Under 15	Under 16	Under 17
Age on 1st September	6	7	8	9	10	11	12	13	14	15	16
Ball Size	3	3	3	4	4	4	4	4	5	5	5
Pitch Size	60m x 30m	60m x 30m	60m x 35m	60m x 35m	60 x 43m	60 x 43m	IRB Law 1	IRB Law 1	IRB Law 1	IRB Law 1	IRB Law 1
Team Number	5-7	5-7	9	9	12	12	15	15	15	15	15
Tackling - Tag	Yes	Yes	No	No	No	No	No	No	No	No	No
Tackling - Contact	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kicking - Open play	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kicking - Fly hacking	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
Kicking - Penalties	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kicking - Free Kicks	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kicking - Drop Goals	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
Kicking - Conversions	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tries - No Diving	Yes	Yes	No	No	No	No	No	No	No	No	No
Tries - Normal	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Scrum - Players Involved	No	No	3	3	5	5	8	8	8	8	8
Scrum - Uncontested	No	No	Yes	No	No	No	No	No	No	No	No
Scrum - Contested	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Line Outs - Players Involved	No	No	2	2	4	4	min 2/ max 7	min 2/ max 7	min 2/ max 7	min 2/ max 7	min 2/ max 7
Line Outs - Uncontested	No	No	Yes	No	No	No	No	No	No	No	No
Line Outs - Contested	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Cranbrook Rugby Football Club

R.F.U.



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Category	Mini				Midi		Junior				
Age Group	Under 7	Under 8	Under 9	Under 10	Under 11	Under 12	Under 13	Under 14	Under 15	Under 16	Under 17
Line Outs - Lifting	No	No	No	No	No	No	No	No	No	Yes	Yes
Rucking	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mauling	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Restarts	Free Pass	Free Pass	Free Pass	Free Pass	Drop Kick	Drop Kick	Drop Kick	Drop Kick	Drop Kick	Drop Kick	Drop Kick
Hand Offs	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
Match Duration - Fixture	10 mins each way	10 mins each way	15 mins each way	15 mins each way	20 mins each way	20 mins each way	25 mins each way	25 mins each way	30 mins each way	35 mins each way	35 mins each way
Match Duration - Festival	5 mins each way	5 mins each way	6 mins each way	6 mins each way	7 mins each way	7 mins each way	10 mins* each way	9 mins* each way	9 mins* each way	9 mins* each way	9 mins* each way

If you wish to look at the latest detailed laws laid down by the Rugby Football Union they can be found at the following website <http://www.rfu.com/TheGame/Regulations/>.

Links to the various age grade regulations are listed below.

[RFU Regulation 15: Age Grade Rugby](#)

[RFU Regulation 15 - Guidelines](#)

[Appendix 1 - A - Mini Tag \(Under 7 and Under 8\)](#)

[Appendix 1 - B - Mini Rugby \(Under 9 and Under 10\)](#)

[Appendix 1 - C - Midi Rugby \(Under 11 and Under 12\)](#)

[Appendix 2 - Under 19 Law Variations](#)

[RFU Youth Structured Season 2011/12](#)

If you ever have any questions always feel free to ask the coaches in your age group and they will explain what it's all about!

4.1 Player Registration

Registration for all youth players is mandatory. Clubs must ensure that all Mini / Midi players compete and return registration forms to the Club Youth Registration Official. Team Managers may be required to produce, for inspection registration numbers for each player when participating in fixtures and festivals. **CRFC** encourage parents to complete the annual **CRFC** subscription form and the RFU registration in the first 4 weeks of the season

Cranbrook Rugby Football Club

R.F.U.



K.R.F.U.

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Mini /Junior Family Induction Pack

4.2 Safety

If a player appears injured, the referee must stop play immediately. He / she must not wait for the ball to go dead, or for anything else. The whistle must be blown at once. It's better to be safe than sorry! Obviously the referee must use judgement – players don't want to stop for every knock – but it is usually possible to tell when a child is hurt. Take no chances **act fast** – but act with caution. An injured player must not be moved. Essentially other people / players must be stopped from rushing in and hauling the player to his / her feet. They may mean well, but they could make the damage worse. If you find yourself in this situation concentrate on the vital things. Is there difficulty in breathing **remove the mouth** guard to aid breathing. If so, ensure the player has not swallowed their tongue. If they have **hook it out** at once. Do they seem stunned they have been concussed – if so they must **leave the field** and have a medical examination. Is there bleeding if so leave the field for treatment. But still do not move the player. Invite him / her to get up. If it still hurts them to move, let them stay where they are and send for expert help.

4.3 Dangerous Play

Dangerous play can cause injury. Coaches and referees must be particularly vigilant to prevent it.

- (a) High tackling (level with or above the arm pit) is dangerous – penalise it.
- (b) Collapsing a ruck or maul is dangerous – penalise it.
- (c) Sloppy scrummaging leads to collapsed scrums – keep the heads no lower than the hips.
- (d) Hands off and fend offs are dangerous – penalise it
- (e) Tripping with the foot is dangerous – penalise it.
- (f) Hanging on to the ball while lying on the ground is dangerous (to the holder) – penalise it
- (g) There will always be knocks and bumps in Mini / Midi Rugby, but if dangerous play is eliminated, then many serious injuries will never happen. After a stoppage for injury, restart play with a free pass or a scrum to the team who had possession of the ball immediately prior to the stoppage.

4.4 Medical Provision

CRFC have first aiders in all age groups, if parents have similar training; please make their names available to add to clubs list of first aiders.

4.5 Discipline

If the referee decides to send a player off, He / she must stop the match, call the individual player aside from the other players and invite the coach of that player on to the field. The referee must explain to the coach and the player why he / she feels that the player's behaviour is unacceptable, and instruct the coach to provide a substitute. The player is to take no further action in that tournament or festival. It is the responsibility of the coach to speak to and educate the player as to why he / she were set off.

Cranbrook Rugby Football Club

R.F.U.



K.R.F.U.

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Mini /Junior Family Induction Pack

5.0 C.F.R.C Roles and Responsibility.

5.1 The C.R.F.C Good Coaches Code:

- a) Recognise the importance of fun and enjoyment when coaching young people. Most learning is achieved through doing.
- b) Appreciate the need of the players before the needs of the sport
- c) Be positive role model.
- d) Keep winning and losing in perspective – encourage young people to behave with dignity in all circumstances.
- e) Respect all referees and the decisions they make and ensure that all the players recognise that they must do the same.
- f) Provide positive feedback in a constructive and encouraging manner, to all young people, both during coaching sessions and games.
- g) Provide experiences which are matched to the young players' ages and ability as well as their physical and mental development.
- h) Ensure all youngsters are coached in a safe environment, with adequate first aid readily to hand.
- i) Avoid the overplaying of the best players by using a squad system which gives everybody a satisfactory amount of playing time.
- j) Never allow a player to train or play when injured.
- k) Ensure good supervision of young players, both on and off the field.
- l) Recognise that young players should never be exposed to extremes of heat, cold, or unacceptable risk of injury.
- m) Develop an awareness of nutrition as part of an overall education in life style management. Recognise that it is illegal for young players under 18 to drink alcohol.
- n) Ensure that their knowledge and coaching strategies are up to date and in line with RFU philosophy.
- o) Be aware of, and abide by, the RFU recommended procedure for taking young people on residential tours at home and abroad.
- p) Be aware of, and abide by, the policies outlined in the RFU child protection guidance.

5.2 The C.R.F.C Good Parent's Code:

- a) Be familiar with the coaching and training programme in order that you can ensure that your child is fully involved and the coaches are aware of their availability.
- b) Be familiar with the teaching and coaching methods used by observing the sessions in which your child participates
- c) Be aware that the club has a duty of care and therefore, where appropriate assist coaches with the supervision of the young players, particularly where numbers are large and there is a need to transport youngsters to away games.
- d) Be involved with club activities and share your expertise
- e) Share your concerns, if you have them with club officials.
- f) Dress your child for the appropriate weather conditions and have spare warm clothing.

Cranbrook Rugby Football Club

R.F.U.



K.R.F.U.

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Mini /Junior Family Induction Pack

5.2 The C.R.F.C Good Parent's Code:

- a) Be responsible for your child once coaching has finished.
- b) Protection – gum shields and studs which are approved by the RFU (optional are shin guards and head protection).
- c) Ensure that your child has drinks and food available for between games or breaks in coaching.
- d) Remember that young people play rugby for their own enjoyment not that of their parents.
- e) Encourage young people to play – do not force.
- f) Focus on young peoples' efforts, rather than winning or losing.
- g) Focus on young peoples' efforts, rather than winning or losing.
- h) Be realistic about the young players' abilities; do not push them towards a level that they are not capable of achieving.
- i) Provide positive verbal feedback both in training and during the game.
- j) Remember that persistent, negative messages will adversely affect the players' and referee's performance and attitude.
- k) Always support **C.R.F.C** in their effort to eradicate loud, course and abusive behaviour from the game. Remember young people learn much by example.
- l) Always show appreciation of good play by all youngsters both from **C.R.F.C** and the opposition.
- m) Respect decisions made by the match officials and encourage the young players to do likewise.
- n) Ensure all guests conform to good spectators code

5.3 C.R.F.C Good Players Code:-

- a) Recognise and appreciate the efforts made by **C.R.F.C** coaches, parents, match officials and administrators in providing the opportunity for you to play the game and enjoy the rugby environment.
- b) Understand the values of loyalty and commitment to team mates.
- c) Recognise that every young player has a right to expect their involvement in rugby to be safe and free from all types of abuse.
- d) Understand that if an individual or group of young players feel are not being treated in a manner that is acceptable, then you have a right to tell an adult either at the club or outside of the game.
- e) Play because you want to do so, not to please coaches or parents.
- f) Remember that skill development, fun and enjoyment are the most important parts of the game.
- g) Be attentive at all training and coaching sessions.
- h) Work equally hard for yourself and your team
- i) Recognise good play by all players on your team and by your opponents.
- j) Be a sportsman win or lose.
- k) Play to the laws of the game and accept, without question, all referees decisions.
- l) Control your emotions. Verbal or physical abuse of team mates, opponents, or match officials is not acceptable.
- m) Treat all players, as you would like to be treated. Do not interfere with, bully, retaliate or take advantage of any player.

Cranbrook Rugby Football Club



Mini /Junior Family Induction Pack

5.4 The C.R.F.C Good Spectators Code:

- a) Act as positive role models to all young players.
- b) Be familiar with, and abide by, the RFU Child protection Guidance in relation to verbal and emotional abuse.
- c) Remember children play sport for their enjoyment not yours.
- d) Never verbally abuse young players, match officials, fellow spectators or coaches. Such behaviour can create a negative environment for young players and their behaviour will often reflect this.
- e) Acknowledge effort and good performance rather than a win at all costs.
- f) Verbally encourage all youngsters in a positive way.
- g) Encourage all youngsters irrespective of their ability – never ridicule any individual player, regardless of the team whom they play.
- h) Do not venture on to the field unless invited to by the match official or coach.

5.5 The C.R.F.C Good Match Official's Code:

- a) Recognise the importance of fun and enjoyment when officiating young players.
- b) Provide positive verbal feedback in a constructive and encouraging manner during games.
- c) Emphasise the spirit of the game.
- d) Appreciate the needs of young players before the needs of the sport.
- e) Understand the physical, social and psychological development of young players.
- f) Be a positive role model.
- g) Recognise that the safety of the youngsters is paramount.
- h) Explain all decisions – all youngsters are still learning.
- i) Always penalise foul play.
- j) Play advantage whenever possible (making both sides aware of the advantage being played) in order to let the game flow.
- k) Show empathy for age and ability of young players.
- l) Be consistent and objective
- m) Ensure that verbal abuse from players, coaches or spectators is not tolerated and is dealt with by club officials immediately.
- n) Be aware of, and abide by, the RFU Child Protection Guidance policies and procedures.

6.0 Child Protection

The latest Safeguarding Policy is posted on the Club notice board and on the Club Policies page of the website www.cranbrookrugby.com

Cranbrook Rugby Football Club

R.F.U.



K.R.F.U.

1957

Mini /Junior Family Induction Pack

A MESSAGE FROM YOUR SAFEGUARDING TEAM

Dear Members/Parents/Guardians:

As you are probably aware, the RFU requires that all Rugby Clubs have appointed Safeguarding Officers and put in place a Safeguarding Policy. We would like to take this opportunity to introduce you to both, and go over some basic rules that we hope will ensure that you and your child(ren)'s experience at CRFC is as safe, fun and rewarding as possible.

The role of the Safeguarding Officer is to act as a point of contact within the club with regard to all issues relating to the welfare and safeguarding of young people and to ensure that all appropriate documentation is completed in accordance with the RFU Policy and Procedures for the Welfare of Young People in Rugby Union. This includes ensuring that we have up-to-date Policies and Codes of Conduct and that all of our volunteers have completed the necessary documentation.

These Policies and Codes have been designed to protect your child(ren), yourself and our volunteers. As well as the Safeguarding Policy, there are Codes of Conduct for coaches, parents, players, spectators and match officials. All of these (and more!) are available to view on the Club website and are posted on the notice board in the clubhouse. Please do take the time to familiarise yourself with them.

There are also some simple rules that will help make life easier for everyone at the club if they are observed:

- Children should never be left alone or dropped off alone at the club. Our coaches have not volunteered to be child-minders! If you cannot be pitch-side, for however short a time, the Head Coach of your age group must be informed and another adult must take responsibility for your child and be aware that they are doing so. This includes having an emergency contact number. It is extremely important that your child and your child's coaches are made aware of who has responsibility in your absence.
- Your child should be adequately dressed for the weather conditions, the Head Coach of your age group will be able to offer good advice in this regard, but some general points are that garments with zips are not allowed (for reasons of safety) and that man-made fabrics are preferable to cotton (there is a good range of sport undergarments ("skins") on the market).
- From U9s upwards, children will not be able to participate without a fitted mouth guard. It may be advisable to have one for U8s as well, once again your Head Coach will advise.
- It is important that your child has water available to drink throughout the session.
- Please always consider the time and dedication put in by our volunteers – coaches, first aiders, committee members and more. Without them we would not have a club at all.

Finally, if you have any queries regarding any of the above issues, please feel free to contact a member of the Safeguarding Team...

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Mini /Junior Family Induction Pack

Safeguarding Children & Vulnerable Adults Policy

1. Cranbrook Rugby Football Club acknowledges its responsibility to safeguard the welfare of all children and vulnerable adults involved in Cranbrook from harm.
2. Cranbrook RFC confirms that it adheres to the Rugby Football Union's Safeguarding Policy and the procedures, practices and guidelines and endorses and adopts the Policy Statement contained in that document.
3. A child is anyone under the age of 18 engaged in any rugby union activity. However, where a 17 year old male player is playing in the adult game it is essential that every reasonable precaution is taken to ensure that his safety and wellbeing are protected.
4. The Key Principles of the RFU Safeguarding Children & Vulnerable Adults Policy are that:
 - The welfare of the child or vulnerable adult (as appropriate) is, and must always be, paramount to any other considerations.
 - All participants regardless of age, gender, ability or disability, race, faith, culture, size, shape, language or sexual identity have the right to protection from abuse or harm.
 - All allegations or suspicions of abuse, neglect, harm and poor practice will be taken seriously and responded to swiftly, fairly and appropriately.
 - Working in partnership with other organisations, statutory agencies, parents, carers, children and young people is essential for the welfare of children and young people.
 - Children have the right to expect support and personal and social development delivered by an appropriately recruited, vetted and managed individual and that support and development should relate to their participation in rugby union whether as players, volunteers or officials in the community or professional areas of the sport.
5. Cranbrook RFC recognises that all children have the right to participate in sport in a safe, positive and enjoyable environment whilst at the same time being protected from abuse, neglect, harm and poor practice. Cranbrook RFC recognises that this is the responsibility of everyone involved, in whatever capacity, at the club.
6. Cranbrook RFC will implement and comply with the RFU Code of Conduct and the Codes of Conduct for Coaches, Spectators and Officials as appropriate. Cranbrook RFC will ensure its spectators, parents, members and officials are all aware of and have accepted the club Photographic Policy as set out in the club welcome pack and on the website.
7. Cranbrook RFC will endeavour to comply with the Guidance for Websites as set out on the RFU website and appended to this document.
8. The Club Safeguarding Officer is Tracey Barnes

Tracey Barnes
Scotsdale
Main Street
Beckley
Rye
TN31 6RN
tel: 07502 423414



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Mini /Junior Family Induction Pack

email: traceybarnes123@btinternet.com

Safeguarding Children & Vulnerable Adults Policy

If you witness or are aware of an incident where the welfare of a child or vulnerable adult has been put at risk you must in the first instance inform the Club Safeguarding Officer. They will then inform the CB Safeguarding Manager and the RFU Safeguarding Executive. If an incident involves the Club Safeguarding Officer you should inform the Club Secretary, Caroline Cannar email: carolinecannar@tiscali.co.uk and either the CB Safeguarding Manager or the RFU Safeguarding Executive.

9. All members of Cranbrook RFC who have a regular supervisory contact with children or a management responsibility for those working with children must undertake an RFU Enhanced Criminal Records Bureau disclosure and must also be ISA-registered in accordance with the RFU ISA-registration Policy.
10. Cranbrook RFC will ensure that all its members, whether they are coaches, parents, players or officials will comply with the Best Practice Guidance as issued by the RFU. In summary, the following are **NOT** acceptable and will be treated seriously by the club and may result in disciplinary action being taken by the club, the CB or the RFU:
 - Working alone with a child, children, vulnerable adult, or adults.
 - Consuming alcohol whilst responsible for children or vulnerable adults.
 - Providing alcohol to children or allowing its supply.
 - Smoking in the presence of children.
 - Humiliating children or vulnerable adults.
 - Inappropriate or unnecessary physical contact with a child or vulnerable adult.
 - Participating in, or allowing, contact or physical games with children or vulnerable adults.
 - Having an intimate or sexual relationship with any child or vulnerable adult developed as a result of being in a 'position of trust.'
 - Making sexually explicit comments or sharing sexually explicit material.
11. Cranbrook RFC manages the changing facilities and arranges for them to be supervised by two adults (ISA-registered and RFU CRB checked) of the appropriate gender for the players using the facilities. Cranbrook RFC ensures that all its coaches, parents, officials and spectators are aware that adults must not change at the same time, using the same facilities as children or vulnerable adults.
12. Cranbrook RFC will ensure that its coaches [and *team managers*] will receive the support and training considered appropriate to their position and role. The RFU "Managing Challenging Behaviour" Policy has been adopted and circulated amongst the club workforce both, voluntary and paid.
13. Any events held on Cranbrook RFC premises must comply with this Policy and if appropriate a Safeguarding Plan should be discussed and circulated to those affected. Any tours, overseas or domestic, undertaken by Cranbrook RFC must comply with the relevant RFU Regulations and Guidance relating to tours.

Signed  Club Safeguarding Officer

Date 5th July 2011

Cranbrook Rugby Football Club

R.F.U.



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1957

Mini /Junior Family Induction Pack

Safeguarding Children & Vulnerable Adults Policy

Assistant Safeguarding Officers

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email: jmfraser@themoor.net



Cranbrook Rugby Football Club



Mini /Junior Family Induction Pack

7.0 Courses

The club encourages parents to take an active role on the field and off. Courses are available in the following;

- a) Tag rugby
- b) RFU Level 1, 2
- c) Refereeing
- d) Safeguarding

Anyone wishing to undertake training should contact the Club Coaching Coordinator, Justin Porritt jporritt@astoncarter.co.uk

8.0 Communication

- a) Web site www.cranbrookrugby.com
- b) Because of the numbers in each age group, the lead coach / admin parent of each age group will send out a weekly communication via e mail about next week's activities and other activities happening within the club. If you do not receive these emails please make contact with the lead coach via the Club website.

9.0 Selection Policy

There should be no streaming in competitive games until under 10's when size, positional play and physicality becomes a major issue, except for maybe two or three key festivals where we will be asked to enter an A and B sides.

There should be NO streaming in training – strong players should mix with those that need developing. It is recommended each group divides its children into squads of equal ability (Tigers / Lions / Panthers) for the entire season. These squads take in turn to represent the age grouping competitive fixtures where we have limited opposition, but at home games **ALL** players must have an opportunity to play against another club.

Priority will be given to siblings who have a brother / sister in older groups when playing away – to ease logistics for parents.

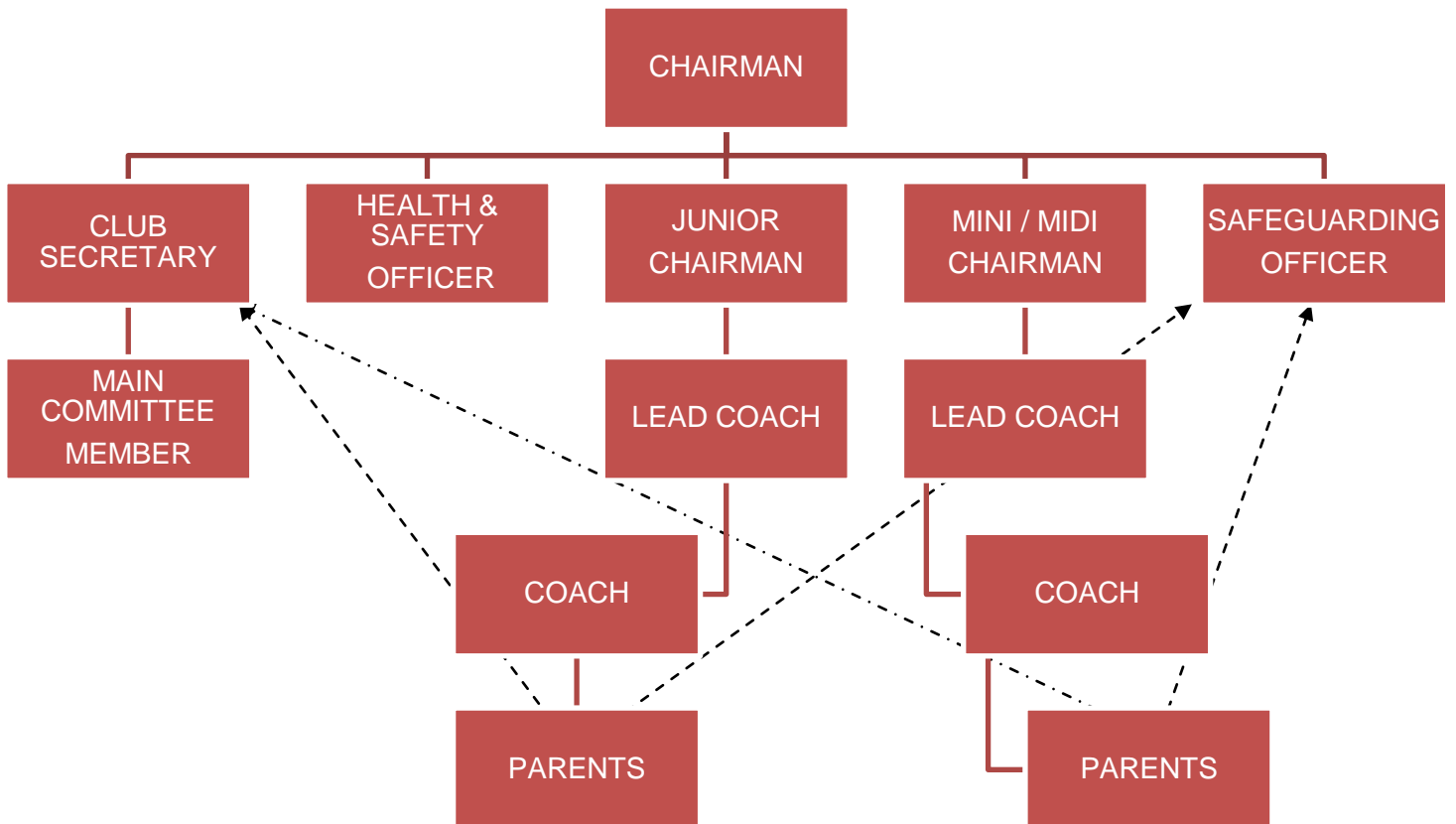
For an away fixture if the weather is looking doubtful please check your e mail or ring your coach / lead coach.

Cranbrook Rugby Football Club



Mini /Junior Family Induction Pack

10.0 Club Structure



11.0 Volunteering

If you feel you would like to help out at the Club please make contact with Tracy Neill tracy.neill1@btinternet.com the CRFC Club Volunteer Coordinator.

SUMMARY OF PERSONAL ACCIDENT PROTECTION FOR PLAYERS

The Rugby Football Union arranges protection at its discretion for and on behalf of affiliated clubs and/or constituent bodies and/or schools and/or referee societies and any other club, team or group which carries the approval of the Rugby Football Union.

Note: it is most important that anyone who may play rugby union or parents of children who play rugby union and who may wish to take advantage of this protection at some point in the future understand that this scheme only covers permanent total disability as summarised below and should not be considered a substitute for general protection in the case of injury. It is recommended that additional personal protection should always be considered which is readily available from the insurance market.

- **Who is covered and when does cover apply:**
 - Any player, manager, assistant manager, coach, medical attendant or physiotherapist playing or training and while travelling to or directly from an organised fixture by coach, train or aeroplane as part of an organised party.
 - Match officials, adjudicators or selectors while engaged in official duties and whilst travelling to or from their place of residence provided at all times travel is direct.
 - Any elected officer, regional representative or council member of the Rugby Football Union while engaged on the business of the Rugby Football Union and whilst travelling to or from their place of residence provided at all times travel is direct.
- **Where does cover apply** – anywhere in the world
- **Who is not covered** – any person participating in any rugby activity which does not carry the approval of the Rugby Football Union.
- **What is not covered** – temporary injury, loss of earnings, medical expenses, legal expenses or any other type of injury not mentioned below.

Benefits

	18 & Over	16 & Over	15 & Under
1) Death	£50,000	£20,000	£10,000
2) Loss of one limb/eye	£25,000	£25,000	£25,000
3) Loss of two limbs/eyes	£250,000	£250,000	£250,000
4) i) Permanent Total Disablement from usual Occupation	£50,000	£50,000	No Cover
ii) Catastrophic Injury leading to Permanent Disability as defined in the terms and conditions of the scheme	All ages with tiered benefits up to a maximum £500,000		

Services Personnel – members of the armed forces, police, fire or prison services	16 & Over
4) i) is replaced with the following benefit	
4 a) The injured person has a specialist trade and is unable to perform a similar trade outside the service due to the injury or because the trade is not performed outside the service	£50,000
b) When the injured person has no specialist trade within the service and is demoted or medically discharged from the service because of the injury OR when the insured person has a specialist trade and whilst able to carry out the same or similar trade outside the service is discharged from the service because of injury	£25,000

Permanent Total Loss of:	All Individuals who are in full time education under the age of 25, unmarried and dependent
Intellectual Capacity	£100,000
Use of Thumb, Shoulder or Elbow	£25,000
Use of Wrist, Hip, Knee or Ankle	£20,000
Use of Kidney	£15,000
Use of Lung	£50,000
For any permanent disability not specified above, please refer to the policy wording or contact the Marsh Claims Department.	

This document is a summary only and all protection is subject to detailed terms and conditions of which more details are available on request.