

### Rugby Injury Insurance Policy – Compulsory Scheme (Premiums carried by the union)

INSURED	The New Zealand Rugby Foundation Inc. and the New Zealand Rugby Football Union Inc.
INSURED PERSONS	All teams including players, reserves, coaches, managers, Physiotherapists as well as a referee and two touch judges on match days.
BENEFITS	<b><i>A schedule of benefits is available from the office;</i></b> and covers accidental death, permanent total disability, permanent and incurable paralysis of all limbs, permanent total loss of sight in both eyes, permanent total loss of sight in one eye, permanent total loss of use or loss of two limbs, permanent total loss of use or loss of one limb.

#### When is a player insured?

- A. Once the player has completed the form and handed it to the Club official the player will be covered under the compulsory insurance scheme, however, until the player is registered no claim can be made.

#### Mouth Guard Policy

It is compulsory for all players to wear mouth guards whilst on the field for all grades. If a player does not have a mouth guard whilst on the field the referee will ask the player to be “removed” from the field to get one. The player has a maximum time of ten minutes to do so and if he fails to do so after ten minutes that player may be replaced but will be out of the game. During the time the player is off the field searching for a mouth guard, a replacement player is not allowed on. This is a NZRFU directive. **Please ensure that you have extra mouth guards in the manager’s gear bag.**

**Mouth guards are available from the Club Shop for \$10.**