



Income Replacement Cover for Semi-Professional Rugby Players

Are you invincible?

Injuries happen. Illness can strike at any time. It might never happen to you but what if it did, how would you cope financially? Surely, it's better to expect the unexpected.

Ask yourself "Who will pay my bills if I'm off work, due to illness or injury, and my income stops?"

So if you decide you are not invincible, and would like to do something about it, Wiltshire Friendly has a potential solution that will help safeguard your financial security.

The solution

To be playing Rugby semi-professionally means that you undertake a normal day job and you also play Rugby on a regular and organised basis for a recognised semi-professional Rugby club and are remunerated for doing so.

We can offer you our standard individual plan, Sickness Income Plus with personal terms to reflect the extra risk that comes with playing semi-professional Rugby.

This will allow you to insure the income from your day job, whether you are employed or self employed, additionally you may choose to insure the income you earn from playing semi-professional Rugby ("Rugby Income") – subject to certain criteria. It is also designed to provide you with a cash sum when you reach the plan retirement age. Please note – the value of any cash sum cannot be guaranteed because it depends on the Society's performance each year. Please see overleaf for the personal terms referred to above.

Example cost quotation for individual cover for Semi-Professional Rugby Players

Contributions per month, for £100 per month cover by deferred period – assumes plan retirement age on or before State Pension Age and a non-smoker. Contribution waiver after 4 weeks of claim. Other options are available on request.

Age Range (attained)	Immediate Benefit	Deferred 1 week	Deferred 4 weeks	Deferred 8 weeks	Deferred 13 weeks
30 & below	£7.93	£6.00	£4.58	£3.95	£3.26
31 to 35	£9.87	£8.11	£6.51	£5.78	£5.01
36 to 41	£13.57	£11.93	£10.12	£9.22	£8.26
Standard rate at age 42	£7.17	£6.36	£5.44	£4.97	£4.47

- If you are a smoker you should add 25% to the contributions set out above.
- From the age of 42 or if earlier, when you retire from semi-professional Rugby, your contributions will be based on our standard rate tables published from time to time; subject to any additional terms that may have been included within our initial offer of cover.
- The rates shown above are variable in accordance with the plan terms and conditions. All rates, including Standard rates when applicable, will increase in line with your age.

Full details of our plans can be found in our Policy Summary of Sickness Income Plus – Income Replacement Plans for Individuals, which is available on our website www.wiltshirefriendly.com.

Summary of personal terms for Semi-Professional Rugby Players

When setting up your plan and to acknowledge the extra risk that comes with playing Rugby semi-professionally, the Society will add specific personal terms to insure any Rugby related injury (“Rugby Cover”) as set out below.

As with any plan, cover to be provided is subject to underwriting and our formal offer to insure you.

1. Your age at entry must be not less than 18 and not greater than 32; we can consider providing Rugby Cover, if you are above the age of 32, although this may be subject to additional terms.
2. The following income and cover restrictions will apply:
 - a. The maximum total gross income from all sources that may be insured is £60,000 per annum (“total income”) and the maximum benefit that may be covered is 65% of total income; and
 - b. Rugby Income may be included within the amount of total income, provided the associated benefit covered in this respect does not exceed 50% of the total amount insured.
3. Contributions (similar to premiums) will be subject to a “Rugby Loading” until the date on which you attain the age of 42 or until the date of your retirement from playing semi-professional Rugby, if that is earlier.
4. Rugby Cover will cease at the earlier of the dates set out in 3 above at which time the “Rugby Loading” and Cover for Rugby Income will also cease.
5. For all claims in respect of incapacity arising from playing Rugby, a minimum deferred period of 8 weeks, or the deferred period selected by you, if greater, will apply. The deferred period selected by you will apply to all non-Rugby related claims.
6. Regular benefit paid in respect of Rugby related incapacity only will be limited to a maximum duration of 24 months for each valid claim - normal claim duration will apply to all other causes of incapacity.
7. Your plan is written to State Pension Age, but specific cover for rugby related incapacity will cease immediately you attain the age of 42 or, on retirement from playing if earlier.

Valid claims already submitted at that time, for incapacity arising from playing Rugby which arose before you attain the age of 42, will continue to be paid until the expiry of 24 months or, if earlier, until the other criteria for claim cessation occur.

In any event and irrespective of the cause of claim, if you have chosen to include Rugby income within your cover, benefit payable in this respect only will cease when you attain the age of 42.

8. From the age of 42 or from the date you retire from playing semi-professional Rugby if earlier, cover for any incapacity arising as a consequence of playing semi-professional Rugby will cease.
9. Thereafter, at the time your Rugby cover ceases as set out in 7 above, cover will not be provided for any future incapacity arising from playing non-recreational Rugby.

It is important to remember that the Rugby specific terms set out above will not apply to any illness or injury which is non-Rugby related – in all such cases your plan will operate in accordance with normal plan terms and conditions and our offer of cover.



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