



DB PIRATES Limited has no insurance policy for injuries of players, coaches or parents.
Participation is at your own risk. We strongly encourage all parents to have medical policies that cover sports injuries for your children.

Hong Kong Rugby Football Union (HKRFU) insurance for MINI CLUBS, SCHOOLS AND COLTS (4yrs to 19Yrs)

* HKRU strongly recommends that all players have their own insurance cover as this will provide them with the best options for treatment of non-acute injuries

- HKRU has limited accident insurance for community players;
- HK\$10,000 excess with upper limit of HK\$50,000 excluding rehabilitation treatment or crutches
- Dental coverage to a limit of \$12000
- Public liability hk\$12 000 000
- Injuries must be reported to the union within 14 days of the occurrence

HKRFU INSURANCE POLICY SENIOR PLAYERS

- HKRFU provides both Death and Permanent Disablement and also Public Liability cover for senior rugby players and officials who are registered with the Union and are participating in matches or training organised by the union or in team affiliated to the union.
- HKRFU does not provide personal accident cover for senior players (no coverage for injuries sustained while playing for the HKRFU/ Clubs)

UNDER AGE PLAYERS PARTICIPATING IN ADULT GAMES

- The International Rugby Board (IRB) do not encourage underage players to participate in the adult game.
- A 17 yr old player participating in adult rugby has NO COVERAGE under the HKRFU youth insurance policy, and comes under the Adult death and serious permanent disability policy.