

Case	condition	Injury	Injury Coverage	Is Able to source his own sports injuries insurance cover. Yes\No	Contact sports Insurance. Mandatory\Optional	Through Club Insurance*School Insurance*Parents Insurance\Any <i>*(only applicable in case where it covers Contact Sports Injuries)</i>
Scenario 1	Club Registered School Player (who plays at UAERF\GRM Sanctioned Events Clubs\Schools)	Injured at UAERF\GRM Sanctioned Events, Club Games	Covered via the club - for Injuries sustained during Club Games only.	NO	Mandatory	Club Insurance
Scenario 2	Club Registered School Player (who plays at UAERF\GRM Sanctioned Events Clubs\Schools)	Injured at School Games, Trainings and/or club games and UAERF\GRM Sanctioned Events	Clubs insurance covers only club games, UAERF\GRM sanctioned events. And for his school games\training injuries Should be covered via: *School Insurance*Parents Insurance\Any <i>*(only applicable in case where it covers Contact Sports Injuries)</i>	Can't source his own insurance for their club games, as it should go via their club insurance. This is because his club insurance does not cover school games injuries. YES – (for his school games) – Should include Contact Sports Injuries.	Mandatory	Club Insurance Plus *School Insurance*Parents Insurance\Any <i>*(only applicable in case where it covers Contact Sports Injuries)</i>
Scenario 3	Non-Club Registered School Player (who plays at UAERF\GRM Sanctioned Events for Schools)	Injured at UAERF\GRM Sanctioned Events	Should be covered via: *School Insurance*Parents Insurance\Any <i>*(only applicable in case where it covers Contact Sports Injuries)</i>	YES – Should include Contact Sports Injuries	Mandatory	*School Insurance*Parents Insurance\Any <i>*(only applicable in case where it covers Contact Sports Injuries)</i>
Scenario 4	Non-Club Registered School Player (who plays at UAERF\GRM Sanctioned Events for Schools)	Injured at School Games\Trainings and/or UAERF\GRM Sanctioned Events	Should be covered via: *School Insurance*Parents Insurance\Any <i>*(only applicable in case where it covers Contact Sports Injuries)</i>	YES – Should include Contact Sports Injuries	Mandatory	*School Insurance*Parents Insurance\Any <i>*(only applicable in case where it covers Contact Sports Injuries)</i>
Scenario 5	Non-Club Non Registered School Player (who does not play at UAERF\GRM Sanctioned Events for Schools)	Injured at School Games\Trainings	N\A	N\A	N\A	Should go via his School or Personal, or any of choice, the insurance is mandatory for all games\tournaments, events sanctioned by UAERF whether School rugby tournaments, clubs m&y..etc