



Nailsea & Backwell RFC

(Register No. 30095R)

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Income Protection

Nailsea & Backwell RFC (referred to as the Club from hereon) provides a degree of income protection for some of its playing members through its policy with South Western Division Rugby Football Mutual Benefit Fund (referred to as the Fund, from hereon).

1st and 2nd XV paid up playing members that are in full time employment may submit claims of up to £50 per day for each lost working day that is due to an injury sustained during either a Club organised training session or a Club organised match.

Claims must be countersigned by the Club Secretary, and must be submitted to the Fund's Secretary within 21 days of the injury occurring. Failure to submit a claim within 21 days will result in that claim being rejected.

JUST TO BE CLEAR, THE CLAIM MUST BE RECEIVED BY THE FUND SECRETARY WITHIN 21 DAYS. THE RECOMMENDATION, THEREFORE, IS TO POST THE CLAIM WITHIN 14 DAYS, AND PESTER THE CLUB SECRETARY UNTIL RECEIPT OF THE CLAIM HAS BEEN CONFIRMED BY THE FUND SECRETARY.

Claims must be supported by a signed medical certificate, and proof of lost income (this normally involves a written statement from the employer, and payslips/invoices and/or bank statements for the three months immediately before the injury incurred).

Eligibility for payment of compensation is subject to a number of 'fine print' caveats (e.g. claims will be rejected if you continue to play following the injury, and pre-existing injuries may also cause claims to be rejected).

Therefore, if you are in a position that you might need to take advantage of the policy, it is recommended that you contact the Club Secretary for further information.