



CLUB INSURANCE PROPOSAL

This guide will detail how to complete the Club Proposal Form in **SCRUMS**, the Scottish Rugby User Management System.

ACCESS REQUIREMENTS

Only those with Administrator access for your club will be able to view the Club Proposal Form.

NAVIGATION - STEP 1

To navigate to the **SCRUMS** login / registration page, please follow the link below;
<https://scrums.scottishrugby.org/login>

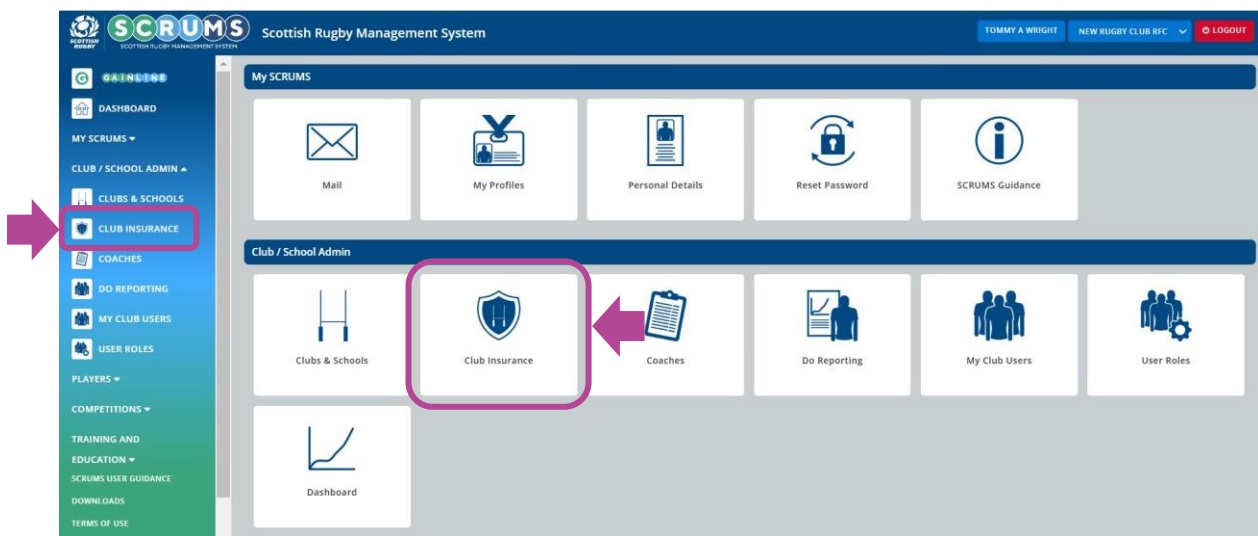
To **Login** enter your Email address and password, then click on the '**Login**' button.

Forgot your Password? Don't worry you can reset it from the **SCRUMS** main login page. Click the '**Forgot Password**' link to reset your password.

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NAVIGATION - STEP 2

In order to complete your club's **Proposal Form** first, navigate to '**CLUB / SCHOOL ADMIN**' from the main menu sidebar or dashboard as highlighted. Then, select the '**Club Insurance**' tile.



PLEASE NOTE: Only those with Administrator access for your club will be able to view this button.

If you do not have this access, someone at your club with existing '**Club Admin**' permissions can set up **Administrator** access on your record for you.

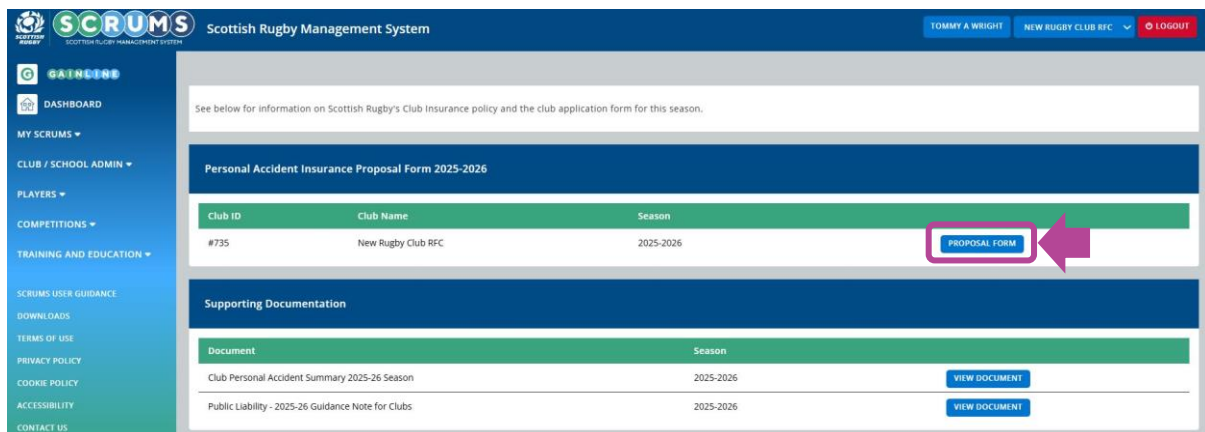
Guidance on adding **Club User Permissions** can be found [here](#).

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NAVIGATION - STEP 3

The **Club Insurance** page contains the button to open the **Proposal Form** as well as other supporting documentation.

Click on the '**Proposal Form**' button to open the form. Then, enter the requested information in respect of your club.



See below for information on Scottish Rugby's Club Insurance policy and the club application form for this season.

Club ID	Club Name	Season
#735	New Rugby Club RFC	2025-2026

PROPOSAL FORM

Supporting Documentation

Document	Season
Club Personal Accident Summary 2025-26 Season	2025-2026
Public Liability - 2025-26 Guidance Note for Clubs	2025-2026

[VIEW DOCUMENT](#) [VIEW DOCUMENT](#)

PROPOSAL FORM - STEP 1

The Details of the user completing the form will be autopopulated into the first section of the Personal Accident Insurance Proposal Form. You can update the Telephone and/or Email section if required.



Personal Accident Insurance Proposal Form 2025/26

Full Name Of Club: New Rugby Club RFC

Full Name: Tommy A Wright

Telephone: 01735252252

Email: scrumtest@gmail.com



PROPOSAL FORM – COMPULSORY COVER

Compulsory Cover: Death and Total Disability premiums are calculated based on the number of teams with a club, as such it is extremely important that clubs declare these team numbers accurately.

Enter the **Number of Teams Playing The Full Season** in the section / boxes provided.

Number Of Teams Playing Full Season			
	Male	Female	Total
Adult	<input type="text" value="0"/>	<input type="text" value="0"/>	0
U18	<input type="text" value="0"/>	<input type="text" value="0"/>	0
U13 – U16	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Mini / Micro (U5-U12)			<input type="text" value="0"/>
Walking Rugby			<input type="text" value="0"/>

Walking Rugby is a non-contact, non-gender specific form of the game played at walking pace according to Scottish Rugby's Principles of Walking Rugby.
If cover is required for additional teams during the season, or if a team originally noted as part season is likely to exceed the five-game threshold, additional cover can be provided immediately on notification (email clubinsurance@sru.org.uk).

Then, enter **Number of Adult Teams Playing 5 Or Fewer Fixtures** in the section / boxes provided.

Number Of Adult Teams Playing 5 Or Fewer Fixtures			
	Male	Female	Total
Adult	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Golden Oldies	<input type="text" value="0"/>	<input type="text" value="0"/>	0

Golden Oldies rugby is a contact form of the game played in accordance with the Golden Oldie Rugby Laws.
If cover is required for additional teams during the season, or if a team originally noted as part season is likely to exceed the five-game threshold, additional cover can be provided immediately on notification (email clubinsurance@sru.org.uk).



PROPOSAL FORM – PLAYER NUMBERS

The next section of the form provides your club's **Current Player Numbers** based on **SCRUMS** registrations. If these are not accurate, then you can make changes as required from the boxes provided.

Please also provide numbers of non-playing members and those involved in walking rugby, if applicable.

The section below provides your club's current player numbers based on SCRUMS registrations. If these are not accurate, then you can make changes as required. Please also provide numbers of non-playing members and those involved in walking rugby, if applicable.			
	Male	Female	Total
Adult	<input type="text" value="20"/>	<input type="text" value="8"/>	28
U18	<input type="text" value="6"/>	<input type="text" value="3"/>	9
U13 – U16	<input type="text" value="6"/>	<input type="text" value="4"/>	10
Mini / Micro (U5-U12)	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Walking Rugby	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Non-playing members of Rugby Club	<input type="text" value="0"/>	<input type="text" value="0"/>	0

Travel Insurance

Scottish Rugby provides travel insurance for club tours outside Britain, providing that full details of the itinerary are submitted to tourapprovals@sru.org.uk prior to travel. For more on the Tour Approval process, go to the Scottish Rugby website. Travel policy benefits and emergency contact details are outlined within the summary document.

PROPOSAL FORM – OPTIONAL COVER

The **Optional Cover : Temporary Total Disablement** section provides detail on cover for temporary loss of earnings arising from a rugby-related injury.

After reading through the information, if you would like to take out the Optional Cover, please click on the tick box as highlighted.

Optional Cover : Temporary Total Disablement	
This section provides cover for temporary loss of earnings arising from a rugby-related injury. The benefit is payable to the player and is calculated based on evidence of paid income. The player must be wholly unable to undertake his or her usual occupation as a result of the injury. Premium levels for 2025/26 are as follows. The 'Full Season' premium is £475 per adult team (and £325 for teams playing 5 or fewer games). Clubs taking out Full Season cover receive cover for any 5 or fewer match teams they may have for free. The insurance premium is payable by the Club. Please read the accompanying Player Welfare notes.	
Our Club Has Decided To Take Out This Cover (Tick Box For This Option)	<input type="checkbox"/>



PROPOSAL FORM – PLAYER WELFARE

The Player Welfare section sets out Scottish Rugby's requests for Discussions with Playing members. There is no action to be taken on the form.

Player Welfare

Discussion with Playing Members
Scottish Rugby specifically requests that Clubs:

- communicate to their players, coaches and administrators the standard levels of Personal Accident cover provided by Scottish Rugby; and
- ensure that players are involved in the decision making process for the Temporary Total Disablement optional cover available under the policy.

Scottish Rugby recommends that each player considers their personal circumstances should they suffer an injury which prevents them continuing their occupation on either a temporary or permanent basis and individuals should assess whether additional insurance cover is appropriate for their needs.

Older Players
Scottish Rugby's player welfare policy is that players over the age of 59 should not play full contact rugby under the standard Laws of the Game. For players over this age, the policy offers benefits (up to the age of 79) for those playing under the Golden Oldies Laws, Scottish Rugby's Walking Rugby principles and Tartan Touch (however, there are restrictions to the benefits payable).

Concussion Management
Scottish Rugby requires all Clubs to comply with the concussion management protocols specified in World Rugby Regulation 10 and the Scottish Rugby's Concussion Policy. It is recommended that all those involved in the game complete World Rugby's online Concussion Management for the General Public course. Club coaches and match officials must also complete the mandatory "Rugby Right" course which includes concussion guidance.

PROPOSAL FORM – PAYMENT DUE


The **Payment Due From Club** will be calculated within the final section of the form.

PLEASE NOTE: There will only be a payment due, if your club has chosen to take out the optional Temporary Total Disablement cover. Payments can either be made by card in SCRUMS, or by bank transfer to Scottish Rugby using the details provided.

Payment Due From Club

Death & Total Disability	0	Paid in full by Scottish Rugby
Travel Insurance	0	Paid in full by Scottish Rugby
Temporary Total Disablement	£950	Enter premium from previous page
Total to be paid by Club	£950	Please pay by Bank Transfer

Please make bank transfers to Scottish Rugby's bank account no. 00719095; Sort Code 80-20-00 and include your club name in the payment reference.



PAY BY BANK TRANSFER **PAY BY CARD**

Select PAY BY CARD to make your payment now by credit / debit card. Select PAY BY BANK TRANSFER to submit your form now, and arrange payment within 7 days.

For any further guidance please contact scrums@sru.org.uk