

HONG KONG FOOTBALL CLUB (“HKFC”)  
RUGBY SECTION

INJURED PLAYERS’ FUND



DECEMBER 2015

APPROVED ON: 8 December 2015

PREPARED BY:  
Charles French  
Paul Douglas  
James Thomson

## **Contents**

Introduction	Page 3
What is a serious injury	Page 4
Evaluating an injury	Page 4
How to apply	Page 4
How payments are made	Page 5
Financing the Injured Players Fund	Page 5
Appendix A - Independent Insurance Brokers	Page 6
Appendix B –Emergency Treatment Guidelines for All Community Rugby Players; Mini, Colts, Youth and Adults	Page 7
Appendix C – Hong Kong Government Hospitals	Page 8
Appendix D - Example of IPF assistance	Page 9

## **Introduction**

This document has been developed in order to provide guidance to all HKFC Rugby Section members with regard to the assistance that may be provided as determined on a case-by-case basis for serious injuries sustained while playing rugby for the HKFC.

It should be noted that risk is an inherent factor in sport, especially rugby. When HKFC Rugby Section members voluntarily take part in rugby related activities, they accept the risks that such participation may bring.

Ultimately, it is every rugby players' personal responsibility to ensure that they have adequate insurance cover commensurate with his or her specific needs. This can be achieved through an existing work policy or through a personal insurance policy.

***We strongly advise all HKFC Rugby Section members to understand and review their existing level of insurance cover. Please note that neither the HKFC, the HKFC Rugby Section, nor the Hong Kong Rugby Union ("HKRU") provide any individual insurance for its members and all such coverage is the sole responsibility of the relevant member.***

A list of independent insurance brokers has been provided in Appendix A to this document. The list of brokers in Appendix A is provided as a point of reference only. The HKFC and HKFC Rugby Section make no recommendations or warranties as to their services and assumes no liability if you choose to engage one of these brokers.

As a further point of reference and if you don't have private health/medical insurance, the HKRU has provided its protocols on what to do if an injury occurs on the field during HKRU sanctioned games (reproduced in Appendix B). Appendix C to this document is a list of all Government and Private Hospitals and the rugby pitches they are closest too.

## **The HKFC Rugby Section Injured Players' Fund**

Following two serious neck injuries that occurred to HKFC Rugby Section members in quick succession a number of years back, the HKFC Rugby Section Committee (the "RSC") established an Injured Players' Fund (the "IPF"). The IPF was funded by way of donations by the senior rugby section over the course of a number of seasons and stood at HK\$1,000,000 as at the start of season 2015/16.

Funding sources for the IPF are either from Rugby Sections funds set aside each year for the IPF or from contributions received by donors to the IPF. The amount funding set aside for the IPF from Rugby Section funds, in addition to any contributions received by donors to the IPF, is a matter for the RSC to agree each year.

The principal purpose of the IPF is to assist with payments relating to serious injuries incurred while playing rugby for the HKFC Rugby Section in league games, social games, touring games and at training.

It does not cover injuries incurred if playing in a game that does not involve a HKFC Rugby Section team, such as other club teams in Hong Kong or national

representation. It does not cover injuries sustained for a team other than HKFC Rugby Section team in the HKFC Tens or in the HKFC Taipan Challenge.

All assistance by way of payments from the IPF will be at the absolute discretion of the RSC. The terms of all assistance provided by the IPF will be reported to members of the HKFC Rugby Section each year at the AGM.

The RSC may make payments from the IPF for a serious injury relating to, inter alia, medical expenses, physio, medication and medical devices. The IPF is not intended for payments in relation to loss of income arising from an injury.

A payment from the RSC to a player is a voluntary ex gratia payment and is neither an admission nor denial of liability in any way.

### **What is a serious injury?**

There is no specific definition of what constitutes a serious injury. In making its decision as to whether an injury qualifies for payment from the IPF the RSC will generally take into account the following factors:

- Whether the injury is life threatening
- Whether the injury will result in permanent loss of function
- Whether the injury will result in long term loss of function
- Whether the hospital costs from the injury are likely to exceed HK\$100,000
- Whether the rehabilitation costs from the injury are likely to exceed HK\$100,000

### **Evaluating an injury**

Any injury claim to the IPF must be in writing addressed to the Club Captain of the HKFC Rugby Section and should be accompanied by relevant medical reports and background to the injury following the procedures as set out below.

The Club Captain will then work with the Secretary of the HKFC Rugby Section to form a sub-committee to conduct an initial evaluation.

### **How to apply**

- Where serious injuries are sustained during a game, Managers/Coaches must submit a Serious Injury Report as soon as practical to the Club Captain. Submission are to be addressed:  
Club Captain – Rugby Section  
C/- Director of Rugby  
Hong Kong Football Club  
3 Sports Road, Happy Valley  
HONG KONG

- The Serious Injury Report must include:
  - Time and date of injury
  - Player's, name address and telephone number
  - Current insurance details and policy coverage
  - Address of accident or event
  - Contact person at the site of accident or event
  - Nature of injury and how it happened
  - List and identity of medical personnel on site
  - Treatment received at site and to date.
  
- Only the injured player, or next of kin on behalf of the injured player (each an "Applicant") can apply for compensation from the Injured Players' Fund.
  
- Where an Applicant wishes to request assistance from the IPF, the Applicant is required to send a written request for assistance which should include: 1) details of the extent of the injury; 2) medical bills (actually incurred or expected to be incurred); 3) doctors' notes; 4) physio reports if relevant; and 4) any other supportive documentation.
  
- The Club Captain will acknowledge receipt of the request and work with the sub-committee established to review the application and present their findings and its opinion as to whether an application should be supported and the form of that support, to the RSC.
  
- The RSC will either approve, reject or request further information/clarification in relation to the application.
  
- If the RSC resolves to reject an application, the RSC will inform the Applicant in writing that their application was not successful and detail the reasons for such decision.
  
- If the RSC approves an application, the RSC will seek final approval from the General Committee of the HKFC.
  
- The RSC and General Committee maintain complete discretion in approving or rejecting an application.
  
- With their discretion the RSC and General Committee may consider among other things, to provide a full or partially payment of assistance, or monthly assistance for a set period of time. Alternatively, the RSC or General Committee may provide assistance by way of full or partial loan amounts.
  
- Once the General Committee has approved an application, the Club Captain will provide written confirmation of the approved assistance and the terms of that assistance to the Applicant.

### **How payments are made**

Payments may be made via bank transfer into an Applicant's or other approved account (including the account of the next of kin on behalf of that injured player) or by drawing a non-negotiable cheque in favour of an approved account.

Repayments of loans may be made via the player's club account, or by bank transfer into the Rugby Section bank account, or such other means as agreed between the Applicant, the General Committee and the RSC.

### **Financing the Injured Players' Fund**

As at the start of the 2015/2016 season the IPF had a balance of HK\$1,000,000. This has been ring-fenced from the main Rugby Section budget and the only money that can be paid out of this account for injured player applications.

Anyone is able and invited to donate into this fund at any time noting that the IPF is not and will not in the foreseeable future be registered as a Charitable Institution or Trust under the Inland Revenue Ordinance or other Ordinance. Accordingly, donations will not be tax deductible by any donor. Contact the Club Captain if you wish to make a donation.

It should further be noted that the IPF is NOT, nor is it purporting to be a Collective Investment Scheme (as defined under the Securities and Futures Ordinance) or an Insurance Company (as defined under the Insurance Companies Ordinance).

To be clear, the IPF is for serious injuries only and has been established to provide assistance to HKFC Rugby Section players at times of extreme financial stress resulting from an injury sustained while representing the HKFC Rugby Section. The IPF is NOT a de-facto insurance policy for players and will not cover medical and other bills to the extent that a HKFC Rugby Section member did not have alternative and adequate personal insurance policy arrangements.

## **Appendix A - Independent Insurance Brokers**

### **Absolute Consulting Financial Ltd.**

Contact: Nick Tempest

Email: [nick@absolutehk.com](mailto:nick@absolutehk.com)

Phone: +852 6221 4573

### **STI Securities & Wealth Management**

Contact: James Austin

Email: [info@stiw.com](mailto:info@stiw.com)

Phone: +852 2521 1699

### **International Commerce Corporation Private Wealth Management**

Contact: Howard Clarke Burton

Email: [info@iccfinancial.com](mailto:info@iccfinancial.com)

Phone: +852 2581 4212

## **Appendix B - EMERGENCY TREATMENT GUIDELINES FOR ALL COMMUNITY RUGBY PLAYERS; MINI, COLTS, YOUTH & ADULT**

In case of injury to a rugby player during a game, please follow the guidelines below.

### **1) SERIOUS INJURY:**

- Unconscious
- Inadequate Breathing
- Inadequate Circulation (including uncontrolled bleeding)
- Suspected head or neck injury
- Suspected lower limb fracture

**Step 1:** *Call for an Ambulance immediately*

The ground staff can assist you with this and will then ensure that clear access for the ambulance is arranged.

The ambulance will transfer the injured player to the nearest **GOVERNMENT HOSPITAL** for further assessment and stabilization. N.B. They are not permitted to transport to private hospitals.

Players will be assessed and stabilized within the government hospital system.

**Step 2:** *Ensure that the injury has been documented by the team Manager/ Coach*

### **2) 'WALKING WOUNDED' INJURIES:**

- Cuts requiring stitches
- Shoulder & arm injuries
- Eye injuries
- Any other injuries requiring medical assessment

**Step 1:** *Escort the player by taxi or car to the nearest GOVERNMENT HOSPITAL (see list of hospitals).*

Players will be assessed and treated within the government hospital system.

### **IMPORTANT NOTICE:**

HKRFU will not be responsible for payment of any hospital or medical fees incurred by players who attend non-government facilities.

**To report the incident or seek further advice please contact;**  
**[medical@hkrugby.com](mailto:medical@hkrugby.com), +852 2504 3850**

## Appendix C – Hong Kong Government Hospitals

Hong Kong Hospitals with Emergency Services & nearest Rugby Training Grounds

HKRFU  
香港橄欖球總會

### Government Hospitals:

No.	Hosp. ID	Hosp. Cluster	Full name of Hospital	Address	Telephone No.	Nearest Rugby Ground
1	AHNN	NTEC	Alice Ho Miu Ling Nethersole Hospital <a href="http://www.map.gov.hk/static/9/en/9qQUzxbzgk.html">http://www.map.gov.hk/static/9/en/9qQUzxbzgk.html</a>	11 Chuen On Road, Tai Po, N.T.	2869 2000	Tai Po
2	CMC	KWC	Caritas Medical Centre <a href="http://www.map.gov.hk/static/e/en/egNrSQQmLK.html">http://www.map.gov.hk/static/e/en/egNrSQQmLK.html</a>	111 Wing Hong Street, Shamshuipo, Kowloon	3408 7911	THT / PBS / SKM
3	KWH	KWC	Kwong Wah Hospital <a href="http://www.map.gov.hk/static/k/en/KGFZTKZ7IS.html">http://www.map.gov.hk/static/k/en/KGFZTKZ7IS.html</a>	25 Waterloo Road, Kowloon	2332 2311	THT / PBS / SKM
4	NDH	NTEC	North District Hospital <a href="http://www.map.gov.hk/static/l/en/UAawly0mt.html">http://www.map.gov.hk/static/l/en/UAawly0mt.html</a>	9 Po Kin Road, Fanling, N.T.	2683 8888	Tai Po
5	NLH	KWC	North Lantau Hospital <a href="http://www.map.gov.hk/static/6/en/6s3ecjKZWU.html">http://www.map.gov.hk/static/6/en/6s3ecjKZWU.html</a>	8 Chung Yan Road, Tung Chung, Lantau, N.T.	3467 7000	*9-5pm only Lantau Island
6	PMH	KWC	Princess Margaret Hospital <a href="http://www.map.gov.hk/static/u/en/UaQnBZR5pT.html">http://www.map.gov.hk/static/u/en/UaQnBZR5pT.html</a>	Lai King Hill Road, N.T.	2990 1111	Tsuen Wan
7	POH	NTWC	Pok Oi Hospital <a href="http://www.map.gov.hk/static/p/en/p16TovTj0.html">http://www.map.gov.hk/static/p/en/p16TovTj0.html</a>	Au Tau, Yuen Long, N.T.	2486 8000	TSW
8	PWH	NTEC	Prince of Wales Hospital <a href="http://www.map.gov.hk/static/5/en/5tbUt7YEN4.html">http://www.map.gov.hk/static/5/en/5tbUt7YEN4.html</a>	30-32 Ngan Shing Street, Shatin, N.T.	2632 2211	HKSI
9	PYNEH	HKEC	Pamela Youde Nethersole Eastern Hospital <a href="http://www.map.gov.hk/static/k/en/k56dSwHr9H.html">http://www.map.gov.hk/static/k/en/k56dSwHr9H.html</a>	3 Lok Man Road, Chai Wan, Hong Kong	2595 6111	CWB / SKP
10	QEH	KCC	Queen Elizabeth Hospital <a href="http://www.map.gov.hk/static/5/en/52uPqPTFQH.html">http://www.map.gov.hk/static/5/en/52uPqPTFQH.html</a>	30 Gascoigne Road, Kowloon	2958 8888	KP/THT/SKM

### Private Hospitals:

No.	Hosp. ID	Hosp. Type	Full name of Hospital	Address	Telephone No.	
1	HKAH	Private	Hong Kong Adventist Hospital <a href="http://www.hkah.org.hk/new/eng/contact_location.php">http://www.hkah.org.hk/new/eng/contact_location.php</a>	40 Stubbs Road, HK	3651 8888	HKFC / HV / SKP
2	HKBH	Private	Hong Kong Baptist Hospital <a href="http://www.hkbh.org.hk/eng/hospital_info_location.php">http://www.hkbh.org.hk/eng/hospital_info_location.php</a>	222 Waterloo Road, Kowloon, HK	2339 8888	THT / PBS / KP / SKM / KBSG
3	HKSH	Private	Hong Kong Sanatorium & Hospital Ltd. <a href="http://www.hksh.com/en/patients/transportation.html">http://www.hksh.com/en/patients/transportation.html</a>	2 Village Road, Happy Valley, Hong Kong	2572 0211	SKP / HKFC / HV
4	SPH	Private	St. Paul's Hospital <a href="http://www.stpaul.org.hk/internet/index.php/about/location">http://www.stpaul.org.hk/internet/index.php/about/location</a>	2 Eastern Hospital Road, Causeway Bay	2890 6008	SKP / CWB
5	STH	Private	St. Teresa's Hospital <a href="http://www.sth.org.hk/location_map.asp?lang_code=en">http://www.sth.org.hk/location_map.asp?lang_code=en</a>	327 Prince Edward Road, Kowloon	2711 9111	KP / THT / PBS / SKM / KBSG
6	TWAH	Private	Tsuen Wan Adventist Hospital <a href="http://www.twah.org.hk/new/eng/contact_location.php">http://www.twah.org.hk/new/eng/contact_location.php</a>	199 Tsuen King Circuit, Tsuen Wan, N.T., Hong Kong.	2276 7676	Tsuen Wan
7	UH	Private	Union Hospital <a href="http://www.union.org/new/english/about_us/files/map.pdf">http://www.union.org/new/english/about_us/files/map.pdf</a>	No. 18 Fu Kin Street, Tai Wai, Shatin, N. T.	2608 3388	HKSI

11	QMH	HKWC	Queen Mary Hospital <a href="http://www.map.gov.hk/static/z/en/ZZGOjgw69t.html">http://www.map.gov.hk/static/z/en/ZZGOjgw69t.html</a>	102 Pokfulam Road, Hong Kong	2255 3838	ASG/HKU-SB
12	RH	HKEC	Ruttonjee Tang Shiu Kin Hospital <a href="http://www.map.gov.hk/static/h/en/h4Qx3mq2U.html">http://www.map.gov.hk/static/h/en/h4Qx3mq2U.html</a>	266 Queen's Road East, Wanchai, Hong Kong	2291 2000	HV/SKP/HKFC
13	StJH	HKEC	St John Hospital <a href="http://www.map.gov.hk/static/r/en/RYQISna1x9.html">http://www.map.gov.hk/static/r/en/RYQISna1x9.html</a>	Tung Wan Road, Cheung Chau	2981 9441	Cheung Chau
14	TKOH	KEC	Tseung Kwan O Hospital <a href="http://www.map.gov.hk/static/g/en/G5c7cxa1oc.html">http://www.map.gov.hk/static/g/en/G5c7cxa1oc.html</a>	2 Po Ning Lane, Hang Hau, Tseung Kwan O, N.T.	2208 0111	Sai Kung
15	TMH	NTWC	Tuen Mun Hospital <a href="http://www.map.gov.hk/static/t/en/tey5F8IR7w.html">http://www.map.gov.hk/static/t/en/tey5F8IR7w.html</a>	Tsing Chung Koon Road, Tuen Mun, N.T.	2468 5111	TSW
16	UCH	KEC	United Christian Hospital <a href="http://www.map.gov.hk/static/e/en/ELFuP3XDpy.html">http://www.map.gov.hk/static/e/en/ELFuP3XDpy.html</a>	130 Hip Wo Street, Kwun Tong, Kowloon	3513 4000	KTSG / KBSG
17	YCH	KWC	Yan Chai Hospital <a href="http://www.map.gov.hk/static/q/en/Q3AYD3XIAY.html">http://www.map.gov.hk/static/q/en/Q3AYD3XIAY.html</a>	7-11 Yan Chai Street, Tsuen Wan, N.T.	2417 8383	Tsuen Wan

## **Appendix D - Example of IPF assistance**

### **Lloyd Jones**

Lloyd fractured his left mandible (jaw) playing rugby for the HKFC 1<sup>st</sup> team. A combination of existing insurance cover and government subsidy covered the initial surgery. During the subsequent consultations with doctors and specialists it was revealed that there were significant complications post surgery. His jaw did not heal in the intended fashion thereby affecting his bite/teeth/feeling of jaw and face. In addition, one of the bolts used in the surgery had penetrated the ‘nerve canal’ which, in addition to damage to the nerves, affected feeling about his face.

In the the Doctor’s opinion the jaw was not healing correctly and presented a high risk of re-fracturing even during an innocuous activity (e.g. surfing/accidental knock etc).

The Government hospital waiting list was 6+ months and given his initial experience with the Government hospital, he expressed a desire to obtain the opinion of a private specialist in relation to further treatment to ensure proper healing.

The proposed and final total cost of the surgery was approximately HK\$280,000.

The Rugby Section assisted by covering the full cost of the surgery through a combination of:

- (a) a “Permanent” Contribution from IPF of HK\$140,000; and
- (b) a “Loan” of HK\$140,000 to be repaid by Lloyd in full to the IPF over subsequent periods.