

# PLAYING OVERSEAS WORKBOOK



**NZRP** **PA** BY THE PLAYERS  
NEW ZEALAND RUGBY PLAYERS ASSOCIATION FOR THE **GAME.**

**p**

0800 PLAYER

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[www.nzrpa.co.nz](http://www.nzrpa.co.nz)

**e**

[contact@nzrpa.co.nz](mailto:contact@nzrpa.co.nz)

# Making the decision to play overseas

## CONTRACT

This Contract is entered into by and between \_\_\_\_\_  
The term of this Agreement shall begin on \_\_\_\_\_  
termination date of \_\_\_\_\_

This Contract may not be modified in any  
Parties. This document and any attaching  
the Parties. This Contract shall be  
assigns and shall be enforceable  
In consideration of the sum of \_\_\_\_\_  
agrees that it shall be bound by the

## Making the decision to play overseas

If are considering playing offshore, here are some things you should think about before making your decision.

### Ask yourself these questions:

**Are you satisfied with what you have achieved in your rugby and life off the field at this point, so you are now happy to move into another phase of your life overseas?** [Circle one] **Yes No**

**Is the club a stable environment for you/and your partner?** [Circle one] **Yes No**

**Read the questions below then, next to the ones you know the answers to, put a tick. Next to the questions you want to ask a potential club in the future, put a cross:**

- ☐ Does the club compete at a level that you are happy with?
- ☐ Does the club have competent coaching [level of expertise, language spoken, culture]?
- ☐ Who are the marquee players at the club?
- ☐ Who are the players in your position that you will compete with for a playing spot?
- ☐ Are there other foreign players, partners and families at the club?
- ☐ Does the club have a reputation for looking after foreign players and their partners well?
- ☐ Does the club pay salaries on time?
- ☐ Do you know the accommodation arrangements for you and those who will go with you?
- ☐ Does the club have a staff member appointed to look after their foreign players?

### Do you understand your contract and what you have been asked to sign?

#### How long is the contract for?

- ☐ Do you understand the termination clauses?
- ☐ What insurance is provided by the club whilst playing [for you and your partner, and for your belongings at your accommodation]?
- ☐ Who will take care of the visa/residency process for you and your partner?
- ☐ Who is looking after the playing registration process in the new country and what is the timeframe for this?
- ☐ Do you know the net worth [figure after tax] of your contract?
- ☐ Do you understand the financial implications regarding tax requirements of playing and earning offshore?
- ☐ Is there an image rights component to the contract? Do you understand what that is and what requirements go with it?



# Making the decision to play overseas

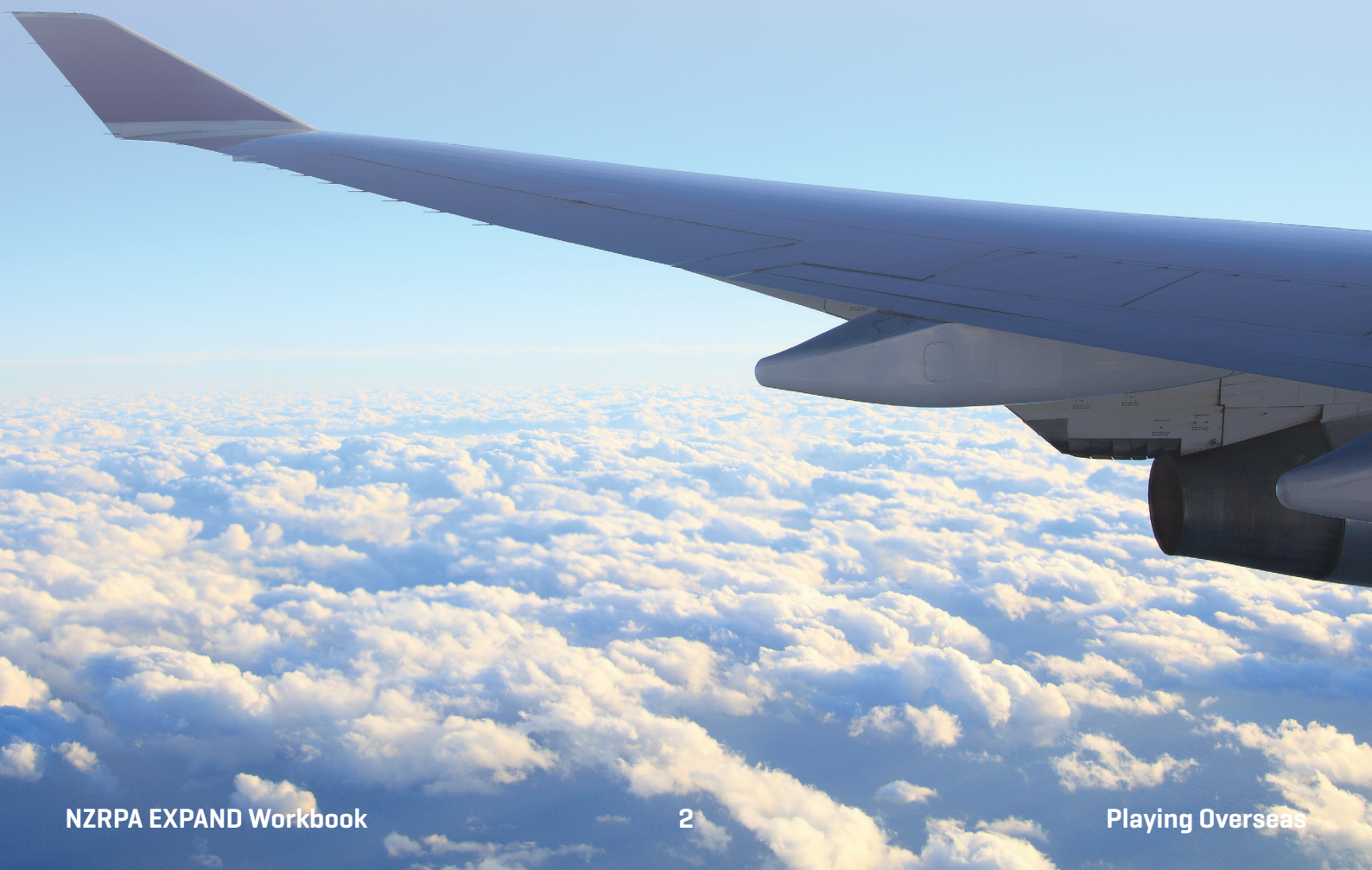
## Are you using a competent agent/management company?

- ☐ Do you know and trust the agent or company you are using to facilitate your offshore deal?
- ☐ What kind of reputation does the management company you are using have with foreign clubs?
- ☐ Does the agent/company have a reputation for providing ongoing service post-contract negotiation?
- ☐ Does the management company have people on the ground in the new country to assist you and your family with any day-to-day issues that may arise?

Beware of agents not known to you who ask you to sign something with their company before they will tell you the name of a club that is supposedly expressing interest in your services.

If you have any questions call **0800 PLAYER** or visit **[www.nzrpa.co.nz](http://www.nzrpa.co.nz)** to view information on Accredited Agents.

[Information supplied by Craig Innes, former player and NZRPA Accredited Agent]



# Heading overseas?

## Heading overseas?

With regard to contracts, agents and visas, there are many important things that you need to consider before leaving.

**Read the list below and tick the statements you need to learn more about and the questions you need to ask:** *[Hint: check out page 130 of EXPAND or page 3 of the individual Playing Overseas section]*

- ☐ Does your New Zealand agent have an office near your new club, or someone 'on the ground' over there? Do they have a relocation adviser?
- ☐ Have you done everything required to ensure you can register to play overseas? [This is known as player clearance.] Will this all be done in time for the competition you are going to be part of?
- ☐ Do you understand how your image rights payments will be paid and managed? Set this up to be viewed online. Your Accredited Agent or club should be able to help you with this.
- ☐ Do you know what percentage of your contract your agent will charge you? Before agreeing to this, check with the NZRPA to make sure it is a competitive rate.
- ☐ Does your contract cover the cost of your housing, utility bills, medical insurance, a car and insurance for it, or school fees for your children (if any)?
- ☐ If your contract says transport or housing are provided, make sure you're clear on what this means. Is your provided transport a car or a bike? If a house is provided, is it furnished?
- ☐ Have you and your agent agreed on what services they will provide once you have moved? Ask your agent what support – if any – they can provide you in your new location.
- ☐ Are you aware of the World Rugby eligibility regulations? Depending on your nationality and playing history, you may or may not be eligible to play in certain countries. It is important you understand the implications this can have on your long-term rugby goals [e.g whether you can represent your new country at the Rugby World Cup].
- ☐ Research the visa or residency rules/requirements the country you're hoping to move to has for you, your partner and/or family.

If you are not already represented by an agent or want to investigate alternative options, talk to the New Zealand Rugby Players' Association [NZRPA] before entering into any agreement for an overseas contract. The NZRPA recommend you use an Accredited Agent – see [www.nzrpa/our-people](http://www.nzrpa/our-people) then scroll down to Agents for a list of Accredited Agents.

**Who should you contact if you require any assistance throughout the contract negotiation process?**

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## Medical and insurance

**Who should you contact to guide you through your insurance options?** *[Hint: check out page 131 of EXPAND or page 4 of the individual Playing Overseas section]*

**What do you need to be aware of if you wish to exit the insurance policy that you receive as part of being a professional rugby player in New Zealand?** \_\_\_\_\_

**Are your partner and children covered under the same medical insurance policy you receive?**

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# Heading overseas?

If not, what options are available for them? \_\_\_\_\_

Where can they access medication and emergency services if needed?

\_\_\_\_\_

Make sure you meet all medical sign-off requirements with NZ Rugby or the requirements of your overseas contract. For further insurance information see page 7 of this workbook.

## Financial matters

What should you have access to by taking it with you? *[Hint: check out page 131 of EXPAND or page 4 of the individual Playing Overseas section]*

\_\_\_\_\_

How long do some clubs take to pay players? \_\_\_\_\_

What do you need to do to cover this gap in being paid? \_\_\_\_\_

What five financial matters should you seek advice on?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

What is it important to understand about sending money home? \_\_\_\_\_

\_\_\_\_\_

Who can you contact to help you seek out a financial specialist? \_\_\_\_\_

\_\_\_\_\_

Are you in the New Zealand Rugby Savings Scheme? [Circle one] **Yes** **No**

If yes, are you planning on sending contributions home? [Circle one] **Yes** **No**

If yes, have you spoken to the provider about how to do this? [Circle one] **Yes** **No**

# Heading overseas?

## Family and settling-in

**What are some good tips to help you and your family settle in when you arrive at your new destination?**

*[Hint: check out page 132 of EXPAND or page 5 of the individual Playing Overseas section]*

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## Career, education and personal development

**What can you do to work on your personal development while you are away?**

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**Who is your point of contact at the NZRPA to help, support and assist you with your personal development while you are overseas?**

**What do you think you can do while you are playing overseas to prepare for life after rugby and your transition to your next career?**

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## Things you can research/prepare for before your departure

**What are two things you can research or prepare for before you depart?** *[Hint: check out page 132 of EXPAND or page 5 of the individual Playing Overseas section]*

1. 

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2. 

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## Some additional points

**What are some other things you need to be aware of or do?**

1. 

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2. 

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3. 

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4. 

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# Heading overseas?

**What are some important documents you should take overseas with you?**

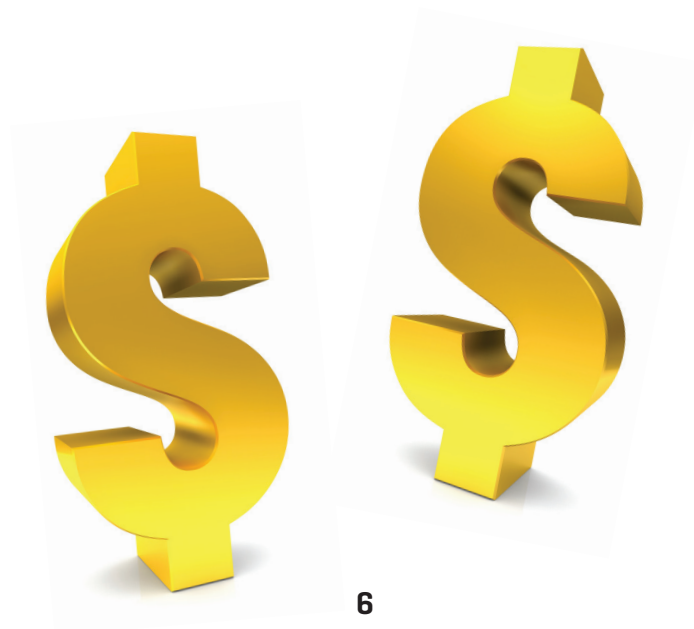
1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_

## Deloitte tax tips – playing rugby overseas

**Why do you think it is strongly recommended you get your financial situation professionally assessed prior to playing overseas?** *[Hint: check out page 135 of EXPAND or page 7 of the individual Playing Overseas section]* \_\_\_\_\_

**What are five topics that you need to think about and who should be your contact point for them:**

Topic	Contact point
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____



# Heading overseas?

## Going overseas – general insurance checklist

**What are the four types of general insurance you should sort out prior to going overseas:** *[Hint: check out page 135 of EXPAND or page 8 of the individual Playing Overseas section]*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

**As a professional fully contracted rugby player in New Zealand, you automatically receive life (\$500,000), trauma (\$200,000) and health insurance that covers any pre-existing conditions [correct at time of print]. When you go overseas you have three options with this insurance:**

1. Put your policy on hold [for up to 36 months within any 10-year period]. You can do this by emailing [fiona.bradings@nzrpa.co.nz](mailto:fiona.bradings@nzrpa.co.nz), or you will receive an automated email at the end of your contract [if you have supplied the correct email address].
2. Keep your policy going and pay for it yourself.
3. Downgrade your policy cover and pay for it yourself [to suit your financial situation].



## The NZRPA Rugby Club

**What is the NZRPA Rugby Club?** *[Hint: check out page 140 of EXPAND or page 9 of the individual Playing Overseas section]*

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**How do you get hold of the NZRPA Rugby Club team?** \_\_\_\_\_

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# Players talking about playing overseas

## Players talking about playing overseas

**What are two exciting aspects of continuing your rugby career overseas?** *[Hint: check out page 137 of EXPAND or page 10 of the individual Playing Overseas section]*

1. \_\_\_\_\_

2. \_\_\_\_\_

**What sort of mindframe is it important to go overseas with?** \_\_\_\_\_

**What does NZRPA members' feedback recommend you do?** \_\_\_\_\_

**Who should you contact to get information about playing overseas and be introduced to other New Zealanders in the region you are going to?** \_\_\_\_\_



# Tips for playing overseas

## Tips for playing overseas

Tick the 10 tips from players that are most important to you:

- ☐ Learn the language before you go – it really does help!
- ☐ Understand the culture you are walking into and how things are done (talking to other players is really useful for this).
- ☐ If you can, set up a bank account through a sister bank before you go – you can't get paid until you have a bank account, national insurance/tax number and sometimes a permanent address.
- ☐ Understand how the competition you are going to play in works.
- ☐ Take a current driver's licence with you.
- ☐ Be realistic. The rugby level, environment and structure will be different, so you just have to go with the flow.
- ☐ Understand the tax system and how much you will actually get in the hand when you get paid.
- ☐ Talk to other players where you are going so you get some idea of life from a player's perspective (NZRPA can connect you to them).
- ☐ The support staff like trainers and physios are not always of the same New Zealand standard.
- ☐ Make the most of being overseas, submerge yourself in the culture and experiences, make a real effort to mix with the locals; for example, have coffee or lunch with them and get to know them.
- ☐ Being able to travel to so many other places that are so close is brilliant.
- ☐ You get to see Kiwis most weekends by playing against them, which is great.
- ☐ Get your family to come and visit you so you can share some tourist experiences together.
- ☐ Try to get an understanding of living costs before you get there.
- ☐ Are your payments in advance or arrears?
- ☐ If you can, live with someone when you first get there so they can show you the ropes. That helps.
- ☐ Basic tasks like setting up bank accounts, power, the internet, getting a phone and getting a national insurance number are very challenging and slow!
- ☐ Get second opinions on medical issues from people you trust in New Zealand.
- ☐ Be disciplined and save money while you are earning good coin overseas so you can set yourself up when you get home. It is always good to have a financial goal before you head overseas so you can budget and save accordingly as well as having money to enjoy the excitement of the new adventure.
- ☐ When you get your contract don't get complacent, every new contract is a bonus and an opportunity to refocus and set new goals.
- ☐ If you use a good agent, their company can help you quite a bit and can have better networks.
- ☐ Be realistic. There will be ups and downs, so expect the unexpected. The quicker you can accept this, the quicker you will realise that things are done differently overseas.
- ☐ You need to buy into the culture to make the most of the experience.
- ☐ Let your actions speak louder than words on the field.
- ☐ Some rugby environments can be very old school – you just have to accept this.
- ☐ Make sure your New Zealand driver's licence is up to date as it is easier to exchange licences if it is.
- ☐ Put your partner in touch with a recruitment agency in advance before you arrive, so they can get work quicker. Of course, this depends on visa rules. It is best to try to organise visas in New Zealand before you go, especially if you are moving to France as it can be quite complex.
- ☐ Have some money saved to use until you get your first pay.
- ☐ Talk to your accountant whether you remain a New Zealand tax resident or become an overseas tax resident.
- ☐ Be aware of what your tax costs are so you have the money to pay them – especially when you go home.



# Tips for relocating families overseas

## Tips for relocating families overseas

If you decide to take your family overseas with you, it can be a very exciting time with new opportunities.

**Why is it important to get your family well set up?** *[Hint: check out page 141 of EXPAND or page 13 of the individual Playing Overseas section]*

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**What are four tips that would be important for your family if you took them overseas with you?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_



# Tips for playing in different countries

## Tips for playing in different countries



### Ireland

**What are the top five tips you think are the most important for players to know when they go to Ireland to play?** *[Hint: check out page 149 of EXPAND or page 14 of the individual Playing Overseas section]*



1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



### France

**What are the top five tips you think are the most important for players to know when they go to France to play?** *[Hint: check out page 142 of EXPAND or page 15 of the individual Playing Overseas section]*



1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**Who are you able to get an information pack about playing in France from?**

\_\_\_\_\_



# Tips for playing in different countries



## Japan

**What are the top five tips you think are the most important for players to know when they go to Japan to play?** *[Hint: check out page 144 of EXPAND or page 17 of the individual Playing Overseas section]*



1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



## United States of America

**What are the top five tips you think are the most important for players to know when they go to USA to play?** *[Hint: check out page 146 of EXPAND or page 19 of the individual Playing Overseas section]*

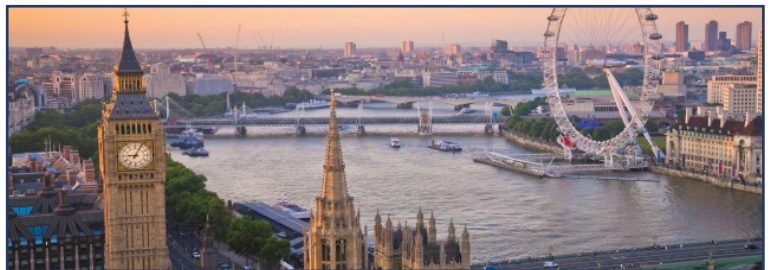


1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



## The United Kingdom

**What are the top five tips you think are the most important for players to know when they go to United Kingdom to play?** *[Hint: check out page 148 of EXPAND or page 21 of the individual Playing Overseas section]*



1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

# The cost of coming home

## The cost of coming home

Whether it's by choice or circumstances, it's time to come home. Here are a few basic things to consider to help you make the move back home less stressful.

**What are seven things you need to take care of before you come home?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_

**If you have a family, it is a good idea to have some money put aside to cover the costs of moving back home. How much do you think you would need?** \_\_\_\_\_

## Set up costs at home

**Once you're back in New Zealand, what are six things you will need to think about paying:**

- |          |          |
|----------|----------|
| 1. _____ | 2. _____ |
| 3. _____ | 4. _____ |
| 5. _____ | 6. _____ |

**How much do you think you will need to cover basic living costs for your first year back?** \_\_\_\_\_





## Have a one-year plan

# INVEST IN YOURSELF



### Have a one-year plan

**Why is it a good idea to have a one-year plan for your first year at home?**

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**What points do you think would be important to have in your loose plan on your return home?**

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**Use this space to write down any plans and ideas:**





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**NZRugbyPlayersAssoc**