

# SUMMARY: RFU COMMERCIAL LEGAL EXPENSES INSURANCE

## **Context**

As a trusted partner, ARAG plc has worked closely with Perkins Slade in writing a legal expenses policy suitable for members of the RFU. We have concentrated on the commercial activities of rugby clubs; dovetailing the insurance with ancillary legal related membership benefits, to encourage and cross reference the use of all relevant services.

## **Why is the insurance cover important to members?**

The policy responds to a broad range of legal disputes that can arise from the day-to-day running of a rugby club, with cover provided up to a £100,000 limit of indemnity\* (subject to policy limitations), we are pleased to provide an explanation of the cover below:

### **1. Employment**

Cover for members where disputes with a past, present or prospective employees, arising from a contract of service and/or breach of employment laws occur.

### **2. Employment Compensation Awards (aggregate limit of £1,000,000 per insurance period)**

Following a claim accepted under the Employment section, the policy will indemnify the member for a basic and compensatory award made against them by a tribunal, or an amount agreed by ARAG to settle a dispute.

### **3. Employment Restrictive Covenants**

Disputes with an employee or ex-employee, that arise from a restrictive covenant contained in a contract of service. Whilst also affording defence cover if another party alleges the member club has breached their legal rights protected by a restrictive covenant.

### **4. Tax Protection**

Providing defence for a rugby club where HMRC conduct a compliance check, formal aspect or full enquiry into the organisations tax affairs. Extending to disputes about VAT, including an appeal.

### **5. Property**

Cover where member clubs have disputes relating to material property which is owned, or is their material property, including nuisance and trespass.

### **6. Legal Defence**

Cover in case of Health & Safety breaches and criminal prosecutions brought against the member club.

### **7. Compliance & Regulation**

An appeal against a statutory notice issued against the member club. Cover is also provided defence for a formal notice of investigation or disciplinary hearing by any professional or regulatory body with the power to prosecute. But not cover for disputes with the RFU or any other sporting related matter.

### **8. Statutory Licence Appeals**

Appeals against a decision by the relevant authority to alter, suspend, revoke or refuse to renew a statutory licence or compulsory registration, but not those related to license granted by the RFU.

### **9. Loss of Earnings**

Cover for the loss of earnings if a representative of a member club has to attend court or tribunal for a claim under this policy.

### **10. Employees Extra Protection**

Defence cover for the employees of a member club in relation to certain legal disputes including discrimination.

### **11. Crisis Communication**

Access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure against the member club, limited to £10,000 per incident.

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## **12. Commercial Lease Disputes**

Cover for disputes which arise between the member club and their landlord, over the letting, licensing or leasing of land or buildings. But not for negotiating rent or service charge reviews.

### **Ancillary benefits and services for members**

To better manage the private legal affairs of a member club, we have also included the below ancillary legal services, to provide a more rounded service of immediate value.

#### **Legal and Tax Advice Helpline**

Our confidential legal and tax advice helpline will assist member clubs with their legal and tax problems. Legal advice is available 24/7, and tax advice is available between 9am and 5pm on weekdays (except bank holidays). The advice covers legal matters within EU law and tax matters within the UK. Queries will be dealt with by a qualified specialist experienced in handling legal and tax-related matters.

#### **Counselling Assistance**

For member clubs employees who need confidential help and advice, qualified counsellors are available to provide telephone support on any matter that is causing the caller upset or anxiety.

#### **Online Legal Services**

ARAG's online legal services are an easy-to-use legal document tool. Members simply complete a series of questions which are tailored to their circumstances. The software then drafts a document based on their answers. Many of the documents are free and can be reviewed by a solicitor for a modest fee.

#### **Redundancy Approval Helpline**

We can arrange for specialist advice in the unlikely event that member clubs are planning redundancies, assisting them in implementing a fair selection process and ensuring that all procedures are followed correctly

### **Claims**

Should you have any disputes which may be considered by the policy, please report the claim as soon as reasonably possible on 0117 317 1698, please be aware that any costs incurred before ARAG have accepted a claim will not be covered.

### **Solicitors**

All claims will be handled by an appointed representative nominated by ARAG. We have only chosen quality regional firms who we know will offer an excellent service to member clubs; at financially sustainable terms.

### **Sporting related disputes**

*For the avoidance of doubt, disputes with the RFU and any other sport regulatory dispute will not be caught by the policy.*

It is important that the above is considered as a summary of cover and is to be read and interpreted in conjunction with the policy wording, which outlines the specific terms and conditions to which the above cover is applied.