



RFU Community Game Insurance

Clubs

RFU affiliated clubs that play at level 3 and below are provided with liability insurance that protects them in respect of all their activities on and off the pitch, against claims resulting from injury to a player, volunteer, employee, spectator or general member of the public, or damage to their property.

Cover is included for a wide range of activities, including playing and training but also the clubs' administrative, commercial and fundraising activities.

The limits of cover are £25m for Public Liability and £10m for Employers Liability and includes the legal costs of defending a claim.

Cover is also arranged by the RFU to protect the individuals who are running clubs in respect of the personal liability they have for management decisions. This Directors and Officers Liability cover provides a limit of cover of £1m per club and covers all club directors, trustees and /or committee members, depending on the structure of your club.

Players

Personal accident cover is arranged for players at all levels of the game to provide them with a lump sum benefit of up to £300,000 in the event they suffer a catastrophic injury, such as a traumatic brain injury or catastrophic spinal injury, whilst playing or training.

Constituent Bodies (CBs)

CBs are provided with Public Liability insurance that protects them against claims resulting from injury suffered during play or training on behalf of the CB teams. It also protects the CB in respect of their activities organising and delivering county events.

The limit of cover provided is £25m for any one claim and includes the legal costs of defending a claim.

More information about all the insurance cover arranged for the community game can be found at www.englandrugbyinsurance.co.uk.

Risk Assessment Tool

Everyone has a responsibility to ensure their clubs are as safe as possible for people visiting them, whether that is players, members, supporters or general members of the public. Clubs also need to ensure they have appropriate first aid provision in case an injury occurs on or off the pitch.

Risk assessments can be daunting, especially when those required to carry them out are untrained or inexperienced. To help the RFU has worked with Howden to create an online Risk Assessment Tool, which guides clubs through the various areas they should consider when managing the risk of injury at their club.

This includes considering the risks related to the clubhouse, club grounds, changing rooms and car parks as well as reviewing the first aid provision for training, playing and general club activity.

The tool has been designed to guide users through a series of questions relating to areas they should be considering. Many of the risk management measures highlighted will already be in place and these will be recorded in the risk assessment, but the tool will highlight other areas where the club could consider implementing additional measure to manage the risk in areas it may not have considered previously.

The Risk Assessment Tool then creates a risk assessment/action plan, to record these answers, which can be referenced by the club and used to implement further risk management actions if necessary.

The RFU online Risk Assessment Tool can be accessed at <https://am-sports.production-dotsbx.com/rugby/lookup-club>. Clubs sign in using their club name and postcode.