

# RFU Club Insurance Policies

## Policy period - 1<sup>st</sup> August 2015 – 31<sup>st</sup> July 2016

### DETAILS OF COVER PROVIDED BY THE RFU FOR CLUBS

#### Public and Employers Liability

- **Insured** - The Rugby Football Union For and On Behalf of Any Rugby Football Club (other than Premiership, Championship, Services, Schools and Student Clubs) In Membership of The Rugby Football Union or any other Club, Team or Group which carries the approval of the Rugby Football Union.

All Members and any Employee of the Insured Club

- **Who is not covered** –
  - any club who is not affiliated to the Rugby Football Union or does not carry their approval
  - any services, schools or student clubs except in relation to playing risks
  - Premiership and Championship clubs

#### Public/Products Liability

- **What are you covered for** – legal liability for damages in respect of accidental injury of any person and accidental loss of or damage to property in connection with the activities of the club.
- **Where does cover apply** – anywhere in the world
- **Indemnity limits for the period of insurance** –
  - £10million for any one event
  - Limited to £10million for all events in respect of products liability
  - Limited to £20million for all events across all clubs in respect of playing risks
- **Main exclusions** –
  - Any deliberate act
  - The first £250 each and every loss in respect of third party property damage.
  - Claims arising from the use of
    - mechanically propelled vehicles other than when used as a tool of trade on site

#### Employers Liability

- **What are you covered for** – legal liability for damages and claimants' costs and expenses in respect of death, bodily injury or disease sustained by an employee and caused during the period of insurance arising out of and in the course of employment by your rugby club in connection with their activities.
- **Where does cover apply** – anywhere in the United Kingdom and temporary visits overseas
- **Indemnity limits for the period of insurance** –
  - £10million each and every loss
  - £5million each and every loss in respect of terrorism

#### Refs and Coaches Liability

**Insured** - The Rugby Football Union, Rugby Football Union For Women, England Rugby Football Schools Union, Constituent Bodies, Rugby Football Referees Union, Federated Referees Societies and/or Referee Society, England Colleges Rugby Football Union, Students Rugby Football Union.

- **Who is insured** – any person acting as a referee, touch judge, coach, trainer, instructor or voluntary medical attendant during a Rugby Football Union approved activity
- **Who is NOT insured** – qualified medical practitioners whilst acting in a medical capacity (i.e. those covered by Crown Indemnity, Medical Defence Organisations, Medical Defence Union or similar).
- **What are you covered for** – legal liability for damages in respect of accidental injury of any person and accidental loss of or damage to property in connection with the activities of the rugby club.
- **Where does cover apply** – anywhere in the world **excluding** USA/Canada unless with the written prior authorisation of the Rugby Football Union.
- **Indemnity limits for the period of insurance** -
  - £15million for any one event
  - Limited to £15million for all events in respect of products liability

#### Directors and Officers

- **Insured** - The Rugby Football Union For and On Behalf of Any Rugby Football Club (other than Premiership, Championship, Services, Schools and Student Clubs) In Membership of The Rugby Football Union or any other Club, Team or Group which carries the approval of the Rugby Football Union.
- **Who is insured** – any person acting as a director, officer, committee member, trustee or employee (acting in a managerial or supervisory capacity) of an affiliated Club above.
- **Who is not insured** –
  - any external auditor, liquidator, administrator, receiver or solicitor to the Club
  - any person described above acting on behalf of a student or services Club
- **What are you covered for** – claims made against the insured in respect of wrongful acts provided that its is first made during the policy period
- **Where does cover apply** – anywhere in the world **excluding** USA/Canada.
- **Indemnity limits for the period of insurance** - GBP 10,000,000 all claims first made during the policy period but limited to GBP 2,000,000 by a single club in the aggregate

#### USEFUL CONTACTS:

**Claims notifications:** Marsh Claims: 0131 311 4211

RFU Tours: 08442 090413 Email: [rugby.football.union@marsh.com](mailto:rugby.football.union@marsh.com)

RFU Arranged Insurance Covers shown: Email: [rfu.clubs@marsh.com](mailto:rfu.clubs@marsh.com)

*Please only use the contact links above for the relevant policy query as advice can only be given in relation to the respective policy /area of business and no other.*