RUGBY FOOTBALL UNION

12th July 2012

To: Secretaries and Treasurers of full voting Clubs at Levels 5 and below
(Except Services and University clubs)

Dear Club Colleague

RFU FINANCIAL SUPPORT (INCLUDING IMPORTANT INFORMATION ON INSURANCE) FOR SEASON 2012/13

Introduction

I am writing to confirm the level of funding which has been approved by the RFU for season 2012/13 for all full voting RFU clubs at levels 5 and below, except Services and University clubs (hereinafter referred to as 'Clubs').

This letter also includes important information on the RFU insurance programmes.

Insurance scheme

As last season, the RFU will provide and fund for all Clubs a comprehensive personal accident and liability insurance scheme. Clubs are therefore not required to declare their number of teams or pay insurance premiums in respect of these risks. In summary, the cover provided is as follows:

- Player accident benefits
- Clubs' referees and coaches liability
- Clubs' public liability
- Clubs' employer liability
- Legal liability for clubs and officials for player-to-player incidents
- Directors and Officers liability for clubs

Following requests from a number of clubs, the RFU's insurance advisors, Marsh, have researched the availability of a number of third party products for clubs which may wish to supplement the personal accident cover provided centrally by the RFU. Please note that certain of these providers will only make available their own products and consequently we would always recommend that the advice of an Independent Financial Advisor is sought in order to ensure that the correct product and level of protection is offered.

Further cover details including policy wordings, certificates and FAQ's are located under the Managing Rugby section of www.rfu.com. Alternatively RFU insurance brokers, Marsh, can also be contacted on 01732 877647 between the hours of 9am and 5pm, Monday to Friday.

Long distance travel allowance

Travel allowance payments are available for RFU league competitions. For cup competitions further details will be made available from the Divisional Organising Committees or from the RFU Tournaments and Competitions department, as appropriate. Travel allowance payments are available for round trip travel distances in excess of 150 miles, according to the following table.

Mileage	Amount	Mileage	Amount
150 +	£330	450 +	£990
200 +	£413	500	£1,100
250 +	£495	600 +	£1,155
300 +	£578	700 +	£1,210
350 +	£660	800 +	£1,265
400 +	£880	900 +	£1,320

Payments for squad accommodation costs are made for journeys in excess of 450 miles return at a rate of £25 per person for a squad of 21 (a squad is defined as 15 players, three replacements and three management). For return trips of over 700 miles the club is entitled to two nights' accommodation at the same rate. Accommodation and travel payments will be paid upfront at the start of the season

Rugby House, Twickenham Stadium, 200 Whitton Road, Twickenham, TW2 7BA
Tel: 0871 222 2120 Fax: 020 8892 9816 Web: rfu.com

Capital funding - Rugby Football Foundation

Further funds are available to all Clubs, upon application, to assist specific capital improvement projects, in the form of grants up to £5,000 and interest free loans up to £100,000. Further details on this scheme are available on the website at www.rfu.com/rff or in writing by contacting the Rugby Football Foundation Administrator, Rugby House, Twickenham Stadium, 200 Whitton Road, Twickenham, TW2 7BA or by emailing foundation@therfu.com.

Taxation

Clubs should note the important points below regarding taxation.

VAT

The RFU has confirmed that the payments in support of long distance travel are outside the scope of VAT. Please note that referee expenses paid by the RFU on behalf of NCA member clubs are outside the scope of VAT.

Contact details
For any travel queries please contact Cathy Blishen, Tel: 020 8831 6688 or via email: cathyblishen@rfu.com.

For any other queries relating to this letter please contact Sarah Abdelghafar, Management Accountant (Clubs), Rugby Football Union, Rugby House, Twickenham Stadium, 200 Whitton Road, Twickenham, TW2 7BA; Tel: 020 8831 6538; email sarahabdelghafar@rfu.com. Please note all insurance certificates and details of the cover can be found on the RFU website under "Managing Rugby". A copy of this letter is also available under the Community Rugby section on the RFU website, www.rfu.com.

Regards

John Moulson
Head of Finance

Cc Chairman of the Board of Directors
RFU Chief Executive
RFU Chief Financial Officer
Chairman& Secretary of the Divisional Organizing Committees
Chairman of the Competitions Sub Committee
Chairman of the Community Game Board
Rugby Development Director
RFU Management Accountant (Clubs)
Council Members