RFU Club Insurance Policies

Policy period - 1st August 2009 – 31st July 2010

DETAILS OF COVER PROVIDED BY THE RFU FOR CLUBS

Personal Accident

The Insured Parties are the Rugby Football Union for and on behalf of affiliated clubs and/or constituent bodies and/or schools and/or referee societies and any other club, team or group which carries the approval of the Rugby Football Union.

- **Who is covered and when does cover apply**:
  - Any player, manager, assistant manager, coach, medical attendant or physiotherapist playing or training and while travelling to or directly from an organised fixture by coach, train or aeroplane as part of an organised party.
  - Match officials, adjudicators or selectors while engaged in official duties and whilst travelling to or from their place of residence provided at all times travel is direct.
  - Any elected officer, regional representative or council member of the Rugby Football Union while engaged on the business of the Rugby Football Union and whilst travelling to or from their place of residence provided at all times travel is direct.
- **Where does cover apply** – anywhere in the world
- **Who is not covered** – any person participating in any rugby activity which **does not** carry the approval of the Rugby Football Union.

Benefits

	18 & Over	16 & Over	15 & Under
1) Death	£50,000	£20,000	£10,000
2) Loss of one limb/eye	£25,000	£25,000	£25,000
3) Loss of two limbs/eyes	£250,000	£250,000	£250,000
4) i) PTD from usual Occupation	£50,000	£50,000	No Cover
ii) Permanent Disability as defined in the policy	**Anyone covered up to £500,000**		

Services Personnel – members of the armed forces, police, fire or prison services 4) i) is replaced with the following benefit	**16 & Over**
4 a) The injured person has a specialist trade and is unable to perform a similar trade outside the service due to the injury or because the trade is not performed outside the service	£50,000
b) When the injured person has no specialist trade within the service and is demoted or medically discharged from the service because of the injury OR when the insured person has a specialist trade and whilst able to carry out the same or similar trade outside the service is discharged from the service because of the injury	£25,000

Permanent Total Loss of:	**All Individuals who are in full time education under the age of 25, unmarried and dependent**
Intellectual Capacity	£100,000
Use of Thumb, Shoulder or Elbow	£25,000
Use of Wrist, Hip, Knee or Ankle	£20,000
Use of Kidney	£15,000
Use of Lung	£50,000
For any permanent disability not specified above, please refer to the policy wording or contact the Marsh Claims Department.	

Public and Employers Liability

- **Who is insured** – all affiliated clubs (Sections 1, 2 and 3) and their members
- **Who is not covered** –
  - any club who is not affiliated to the Rugby Football Union under Sections 1, 2 or 3
  - any services 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 –**
  - £5million for any one event
  - Limited to £5million for all events in respect of products liability
  - Limited to £15million 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

- **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 the General Medical Council).
- **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

- **Who is insured** – any person acting as a director, officer, committee member or employee (acting in a managerial or supervisory capacity) of an affiliated Club (Sections 1, 2 and 3).
- **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 500,000 by a single club in the aggregate
- **Exclusions** – any claim arising from bodily injury, mental anguish or emotional distress, illness, disease or death of any person

VOLUNTARY OPTIONS

(NOT PROVIDED BY THE RFU)

Tour Insurance

- To go on tour you must obtain the prior permission of the Rugby Football Union.
- To protect yourself and your party, you will need to take out additional travel insurance which specifically covers rugby activities.
- The Marsh Sports Clubs Tour Insurance policy will cover you for:
  - Additional personal accident cover
  - Medical and emergency travel expenses
  - Personal baggage
  - Loss of money and passport
  - Loss or damage of playing and training equipment
  - Cancellation, curtailment and change of tour itinerary
  - Travel delay and personal liability
- For further information and to obtain a quotation please refer to Virtual Adviser on the RFU website www.rfu.com/virtualadviser.

Clubs' Property

- **What will this cover** – club house and contents to include mobile training lights and generators, scrum machine, training equipment, playing strips, plant and grass cutting machinery, cups, trophies and honour boards plus business interruption and a choice of other important covers.
- **Act now** – it is imperative that you ensure the correct cover is in place following the implementation of the RFU Club Insurance policies.
- Details can be found in Virtual Adviser on the RFU website www.rfu.com/virtualadviser.

Personal Accident / Income Protection

- Clubs and Individuals are able to purchase cover in addition to the benefits under the core personal accident policy.
- A summary of available policies can be found by following the Players Link (Voluntary Cover) in Virtual Adviser on the RFU website www.rfu.com/virtualadviser.

Claims notifications – to report a claim please call Marsh Claims on 0131 311 4145 within 7 days

Master policies – This summary provides an outline of the insurance programme. It does not cover all of the terms, conditions, exclusions and limitations of the policies and is not to be regarded as a substitute for the policies.

Useful contacts – Marsh RFU Clubs Helpline 01732 877647; Email rfu.clubs@marsh.com