Lynsey Jarman
Assistant Vice President

Marsh Ltd
39 Kings Hill Avenue
West Malling
Kent
ME19 4ER

4th July 2014

To whom it may concern

Dear Sirs

CONFIRMATION OF INSURANCE – 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 and Rugby Sure Limited.

As requested by you, we are writing to confirm that we act as your Insurance Broker and that we have arranged insurance on your behalf as detailed below. A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

TYPE OF INSURANCE	**PUBLIC/PRODUCTS LIABILITY**
INSURER:	Royal & Sun Alliance Insurance plc
POLICY NUMBER:	RKK756646
PERIOD OF INSURANCE:	1st August 2014 to 31st July 2015 (both dates inclusive)
SUM INSURED:	GBP5,000,000 Any one event and in the aggregate for Products Liability
DEDUCTIBLES:	GBP500 each and every event (in the Aggregate)

Registered in England and Wales Number: 1507274, Registered Office:
1 Tower Place West, Tower Place, London EC3R 5BU.
Marsh Ltd is authorised and regulated by the Financial Conduct Authority.

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TYPE OF INSURANCE	**EXCESS PUBLIC/PRODUCTS LIABILITY**
INSURER:	Chubb Insurance Company Europe S.A
POLICY NUMBER:	79760444
PERIOD OF INSURANCE:	1st August 2014 to 31st August 2015 (both dates inclusive)
SUM INSURED:	GBP10,000,000 Each and Every Occurrence and in the aggregate for Products Liability
DEDUCTIBLES:	GBPNIL

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully,

Lynsey Jarman

Lynsey Jarman
Marsh Ltd