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 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.

2) All Members and any Employee of the Insured Club

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:	RKK754921
PERIOD OF INSURANCE:	1st August 2014 to 31st July 2015 (both dates inclusive)
SUM INSURED:	GBP5,000,000 Any one event
DEDUCTIBLES:	GBP250 Third Party Property Damage Each and Every Loss

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	**EMPLOYERS LIABILITY**
INSURER:	Royal & Sun Alliance Insurance plc
POLICY NUMBER:	RKK754921
PERIOD OF INSURANCE:	1st August 2014 to 31st July 2015 (both dates inclusive)
SUM INSURED:	GBP10,000,000 Any one event and GBP5,000,000 in respect of terrorism

It is hereby noted that the policy extends to include Services, Schools and Student Clubs in respect of Playing Risks subject to the Terms and Conditions of the Policy but shall not include any incidents arising out of Abuse.

If at the time of any claim there is or but for the existence of this Policy there would be any other insurance covering the same legal liability the indemnity under this Policy shall not apply

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

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Marsh Ltd