



FAQ's – PLAYERS

As a registered Rugby League player you benefit from centrally arranged Personal Accident, Death by Natural Causes and Public Liability insurance. These policies protect you whilst participating in Rugby League activities.

This summary is intended to answer questions you may have about the cover in place.

Q. *Why do I need insurance?*

A. Rugby League is a physical contact sport and as such brings the risk, albeit very slight, of very serious injury. It is compulsory for all teams of all member Clubs to have adequate insurance.

Q. *Who should I contact in the event of a claim under any of the mandatory policies?*

A. In the event of a claim under any of the mandatory policies you should contact the RFL Operations Department on operations@rfl.uk.com

PERSONAL ACCIDENT INSURANCE

Q: *What are the benefits under the Personal Accident Policy?*

A. The policy covers Accidental Death and Permanent Total Disablement from gainful occupation of any and every kind or for which you are fitted by way of training, education or experience. As such cover only applies for catastrophic injuries. The benefit levels are highlighted in **Table 1**. Due to the basic level of the policy additional cover is available for amateur players and/or teams to top up this cover. Costs associated with additional cover can be obtained from Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email iroberts@bartlettgroup.com

- Q. *Am I covered for loss of earnings if I suffer an injury such as a broken leg that means I am unable to work temporarily?***
- A.** No, other than for International or Representative Matches the policy only provides cover for the catastrophic injuries detailed in **Table 1**. This cover is available on an optional basis. Again, Ian Roberts at Bartlett Insurance Brokers can provide quotations for this cover if required.
- Q. *What additional cover is provided if I am playing International or Representative fixtures?***
- A.** A benefit to cover loss of earnings of up to £200 per week is provided. The benefit is payable if you are totally disabled from your usual occupation and is payable after the first seven days of incapacity for a maximum of 52 weeks.
- Q. *When does cover apply?***
- A.** Cover applies whilst you are playing in matches and taking part in official training. Cover also extends to cover you whilst travelling directly to and from such matches and training sessions.
- Q. *Am I covered all year round?***
- A.** Yes. The policy applies on an annual basis and extends to include pre-season friendlies and training sessions under the auspices of the RFL/BARLA.
- Q. *Does cover apply for overseas Tours?***
- A.** The policy applies on a Worldwide basis and if you are participating in overseas Tours you will be insured for games played overseas for the same benefits as if you were playing in the UK. The RFL/BARLA should always be notified of such tours and players should still ensure separate Travel Insurance is arranged to provide cover for medical expenses, cancellation, loss of personal possessions and the like.
- Q. *What are the main exclusions under the Personal Accident Policy?***
- A.** Insurers will not be liable for any Bodily Injury, Loss or Expense as a result of:
- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause other than as a direct result of bodily injury
 - Suicide or self-injury
 - Non passenger air travel
 - Active service in any of the armed forces of any nation
 - War

Q. Does the policy cover death by natural causes?

A. There is a separate policy which provides this cover. The policy provides cover on a worldwide basis and applies if the symptoms of the illness leading to/causing death first manifest themselves whilst:

- i) Participating in a match
- ii) Participating in official training
- iii) Standing by as a substitute or substitute player
- iv) Travelling directly to or from matches or official training or practice sessions.

under the auspices of the insured team and/or the RFL/BARLA and death occurs within seven days or the first manifestation of symptoms.

Benefit levels are detailed in **Table 2**.

Q. What are the main exclusions under the Death by Natural Causes Policy?

A. The policy excludes claims if you:

- i) Have been medically advised not to participate in Rugby League
- ii) Have received a terminal prognosis
- iii) Are over the age of 50, (i.e., cover ceases on 50th Birthday)

TABLE 1: Summary of Mandatory Personal Accident Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged Over 16</u>
Accidental Death	£20,000	£50,000
Permanent total disablement from gainful employment of any and every kind	£250,000	£250,000
Permanent total disablement from any gainful employment for which you are fitted by way of training, education or experience	£250,000	£250,000
Permanent loss of sight in one eye*	£50,000	£50,000
Loss of use of one or more limbs	£50,000	£50,000
Permanent and total loss of speech	£50,000	£50,000
Permanent and total loss of hearing in both ears	£50,000	£50,000
Permanent and total loss of hearing in one ear	£20,000	£20,000
Loss of Internal Organs – Spleen and/or Kidneys	£10,750	£10,750
Additional benefit in the event of Paraplegia	£75,000	£75,000
Additional benefit in the event of Quadriplegia	£125,000	£125,000

* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident

TABLE 2: Summary of Mandatory Death by Natural Causes Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged 16 or Over</u>
Death (not caused by accident)	£20,000	£25,000

PUBLIC LIABILITY INSURANCE**Q. *What does a Public Liability Policy cover?***

A. The policy covers your legal liability for bodily injury to third parties (other persons), or loss or damage to third party property.

Q. *What activities are covered?*

A. The policy covers Rugby League activity, which includes matches played under the auspices of the RFL/BARLA, together with official training sessions. You are also covered whilst travelling to and from matches in an official club party, although you would need to ensure that any vehicles used for this purpose have an appropriate Motor insurance policy.

Q. *Does cover apply on a worldwide basis?*

A. Yes. Cover applies worldwide, (excluding USA/Canada). However, insurers can consider provision of cover for matches played in USA/Canada or exports to USA/Canada upon receipt of further information.

Q. *Who is covered by the Policy?*

A. The policy provides indemnity to member clubs, leagues and associations as well as registered players, registered coaches, club committee members, club/league/association officials and volunteers. It should be remembered that this is a Liability policy, so the policy covers the liability of these persons for injury or damage which they cause to other parties. The liability policy does not cover these persons for injuries or damage which they themselves suffer. Such injuries may be covered by the Personal Accident policy.

Q. *How much cover is provided?*

A. The limit applicable to any one occurrence is £5,000,000.

Q. *Is there an excess?*

A. The policy excludes the first £100 of each claim or damage to third party property. There is no excess for claims relating to bodily injury.

Q. *What is Player to Player Liability and is this covered by the Policy?*

A. This is the liability which might be incurred when one player injures another. This is covered under the RFL policy.



FAQ's – LEAGUE FOR ALL PARTICIPANTS (TOUCH, TAG, MASTERS, WHEELCHAIR)

As a registered Rugby League player you benefit from centrally arranged Personal Accident and Public Liability insurance. These policies protect you whilst participating in Rugby League activities.

This summary is intended to answer questions you may have about the cover in place.

Q. *Why do I need insurance?*

A. Rugby League is a physical contact sport and as such brings the risk, albeit very slight, of very serious injury. It is compulsory for all teams of all member Clubs to have adequate insurance.

Q. *Who should I contact in the event of a claim under any of the mandatory policies?*

A. In the event of a claim under any of the mandatory policies you should contact the RFL's Operations department on operations@rfl.uk.com

PERSONAL ACCIDENT INSURANCE

Q: *What are the benefits under the Personal Accident Policy?*

A. The policy covers Accidental Death and Permanent Total Disablement from gainful occupation of any and every kind or for which you are fitted by way of training, education or experience. As such cover only applies for catastrophic injuries. The benefit levels are highlighted in **Table 1**. Due to the basic level of the policy additional cover is available for amateur players and/or teams to top up this cover. Costs associated with additional cover can be obtained from Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email iroberts@bartlettgroup.com

- Q. *Am I covered for loss of earnings if I suffer an injury such as a broken leg that means I am unable to work temporarily?***
- A.** No, the policy only provides cover for the catastrophic injuries detailed in **Table 1**. This cover is available on an optional basis. Again, Ian Roberts at Bartlett Insurance Brokers can provide quotations for this cover if required.
- Q. *When does cover apply?***
- A.** Cover applies whilst you are playing in matches and taking part in official training. Cover also extends to cover you whilst travelling directly to and from such matches and training sessions.
- Q. *Am I covered all year round?***
- A.** Yes. The policy applies on an annual basis and extends to include pre-season friendlies and training sessions under the auspices of the RFL/BARLA.
- Q. *Does cover apply for overseas Tours?***
- A.** The policy applies on a Worldwide basis and if you are participating in overseas Tours you will be insured for games played overseas for the same benefits as if you were playing in the UK. The RFL/BARLA should always be notified of such tours and players should still ensure separate Travel Insurance is arranged to provide cover for medical expenses, cancellation, loss of personal possessions and the like.
- Q. *What are the main exclusions under the Personal Accident Policy?***
- A.** Insurers will not be liable for any Bodily Injury, Loss or Expense as a result of:
- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause other than as a direct result of bodily injury
 - Suicide or self-injury
 - Non passenger air travel
 - Active service in any of the armed forces of any nation
 - War
- Q. *Does the policy cover death by natural causes?***
- A.** There is a separate policy which provides this cover. The policy provides cover on a worldwide basis and applies if the symptoms of the illness leading to/causing death first manifest themselves whilst:
- i) Participating in a match
 - ii) Participating in official training
 - iii) Standing by as a substitute or substitute player
 - iv) Travelling directly to or from matches or official training or practice sessions.

under the auspices of the insured team and/or the RFL/BARLA and death occurs within seven days or the first manifestation of symptoms.

Benefit levels are detailed in **Table 2**.

Q. *What are the main exclusions under the Death by Natural Causes Policy?*

A. The policy excludes claims if you:

- i) Have been medically advised not to participate in Rugby League
- ii) Have received a terminal prognosis
- iii) Are over the age of 50, (i.e., cover ceases on 50th Birthday)

TABLE 1: Summary of Mandatory Personal Accident Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged Over 16</u>
Accidental Death	£20,000	£50,000
Permanent total disablement from gainful employment of any and every kind	£250,000	£250,000
Permanent total disablement from any gainful employment for which you are fitted by way of training, education or experience	£250,000	£250,000
Permanent loss of sight in one eye*	£50,000	£50,000
Loss of use of one or more limbs	£50,000	£50,000
Permanent and total loss of speech	£50,000	£50,000
Permanent and total loss of hearing in both ears	£50,000	£50,000
Permanent and total loss of hearing in one ear	£20,000	£20,000
Loss of Internal Organs – Spleen and/or Kidneys	£10,750	£10,750
Additional benefit in the event of Paraplegia	£75,000	£75,000
Additional benefit in the event of Quadriplegia	£125,000	£125,000

* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident

TABLE 2: Summary of Mandatory Death by Natural Causes Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged 16 or Over</u>
Death (not caused by accident)	£20,000	£25,000

PUBLIC LIABILITY INSURANCE

Q. *What does a Public Liability Policy cover?*

A. The policy covers your legal liability for bodily injury to third parties (other persons), or loss or damage to third party property.

Q. *What activities are covered?*

A. The policy covers Rugby League activity, which includes matches played under the auspices of the RFL/BARLA, together with official training sessions. You are also covered whilst travelling to and from matches in an official club party, although you would need to ensure that any vehicles used for this purpose have an appropriate Motor insurance policy.

Q. *Does cover apply on a worldwide basis?*

A. Yes. Cover applies worldwide, (excluding USA/Canada). However, insurers can consider provision of cover for matches played in USA/Canada or exports to USA/Canada upon receipt of further information.

Q. *Who is covered by the Policy?*

A. The policy provides indemnity to member clubs, leagues and associations as well as registered players, registered coaches, club committee members, club/league/association officials and volunteers. It should be remembered that this is a Liability policy, so the policy covers the liability of these persons for injury or damage which they cause to other parties. The liability policy does not cover these persons for injuries or damage which they themselves suffer. Such injuries may be covered by the Personal Accident policy.

Q. *How much cover is provided?*

A. The limit applicable to any one occurrence is £5,000,000.

Q. *Is there an excess?*

A. The policy excludes the first £100 of each claim or damage to third party property. There is no excess for claims relating to bodily injury.

Q. *What is Player to Player Liability and is this covered by the Policy?*

A. This is the liability which might be incurred when one player injures another. This is covered under the RFL policy.



FAQ's – CLUBS

As a Community Rugby League club you owe a duty of care to your members taking part in Rugby League activities. Club members benefit from centrally arranged Personal Accident, Death by Natural Causes and Public Liability insurance.

This summary is intended to answer questions you may have about the cover in place.

GENERAL QUESTIONS

- Q. *We are a newly formed Club – how do we obtain cover?***
- A.** Cover is obtained by contacting RFL's Operations department on email operations@rfl.uk.com
Cover is provided free of charge for the first year, 50% of the full annual premium for the second year and then the full premium is due in the third year.
- Q. *Who should I contact in the event of a claim under any of the mandatory policies?***
- A.** In the event of a claim under any of the mandatory policies you should contact RFL's Operations department on operations@rfl.uk.com
- Q. *What Club activities in respect of the Policy are covered?***
- A.** Cover will only apply if the Club's activities fall within the RFL's Rules and Regulations. Failure to abide by these rules and regulations may result in the insurance being invalidated for the entire Club. If you have any questions relating to the Rules and Regulations please contact the RFL.

- Q. *Would our players be covered if they were to play in the wrong age group?***
- A.** Cover will only apply if the Club's activities fall within the RFL's Rules and Regulations. Failure to abide by these rules and regulations may result in the insurance being invalidated for the entire Club. If you have any questions relating to the Rules and Regulations please contact the RFL.
- Q. *We have a one-off fixture for a team not included in the annual cover. How do we arrange insurance?***
- A.** It is the responsibility of the team you are playing to arrange cover. They can do this by contacting the RFL. Please note that if you play against a team that does not have insurance cover then this does not affect your cover.

PERSONAL ACCIDENT INSURANCE

- Q. *What are the benefits under the Personal Accident Policy?***
- A.** The policy covers Accidental Death and Permanent Total Disablement from gainful occupation of any and every kind or for which an Insured Person is fitted by way of training, education or experience. As such cover only applies for catastrophic injuries. The benefit levels are highlighted in Table One. Due to the basic level of the policy additional cover is available for amateur players and/or teams to top up this cover. Costs associated with additional cover can be obtained from Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email at iroberts@bartlettgroup.com
- Q. *Does the policy provide cover for loss of earnings if one of our players suffers an injury such as a broken leg that means I am unable to work temporarily?***
- A.** No, other than for International or Representative Matches the policy only provides cover for the catastrophic injuries detailed in Table One. This cover is available on an optional basis to be purchased by individuals or clubs. Again, Ian Roberts at Bartlett Insurance Brokers can provide quotations for this cover.
- Q. *What additional cover is provided if one of our players is playing International or Representative fixtures?***
- A.** A benefit to cover loss of earnings of up to £200 per week is provided. The benefit is payable if the insured person is totally disabled from their usual occupation and is payable after the first seven days of incapacity for a maximum of 52 weeks.
- Q. *When does cover for players apply?***
- A.** Cover applies whilst playing in matches and taking part in official training. Cover also extends to cover travelling directly to and from such matches and training sessions.

Q. Does the policy only cover players?

A. No. The policy also provides cover for coaches and officials whilst accompanying teams, attending matches or training sessions in their official capacity and performing official club and RFL duties, (including traveling directly to and from such duties).

Q. Are we covered all year round?

A. Yes. The policy applies on an annual basis and extends to include pre-season friendlies and training sessions under the auspices of the RFL/BARLA.

Q. Does cover apply for overseas Tours?

A. The policy applies on a Worldwide basis and Clubs participating in overseas Tours will be insured for games played overseas for the same benefits as if they were playing in the UK. The RFL/BARLA should always be notified of such tours and members should still ensure separate Travel Insurance is arranged to provide cover for medical expenses, cancellation, loss of personal possessions and the like. Quotations for travel insurance for overseas tours can be obtained by contacting Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email at iroberts@bartlettgroup.com

Q. What are the main exclusions under the Personal Accident Policy?

A. Insurers will not be liable for any Bodily Injury, Loss or Expense as a result of:

- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause other than as a direct result of bodily injury
- Suicide or self-injury
- Non passenger air travel
- Active service in any of the armed forces of any nation
- War

Q. Does the policy cover death by natural causes?

A. There is a separate policy which provides this cover. The policy covers players, coaches and officials of a Club on a worldwide basis and applies if the symptoms of the illness leading to/causing death first manifest themselves whilst:

- i) Participating in a match
- ii) Participating in official training
- iii) Standing by as a substitute or substitute player
- iv) Travelling directly to or from matches or official training or practice sessions.

under the auspices of the insured team and/or the RFL and death occurs within seven days of the first manifestation of symptoms.

Benefit levels are detailed in **Table 2**.

Q. What are the main exclusions under the Death by Natural Causes Policy?

- A.** The policy excludes claims if the insured person:
- i) Has been medically advised not to participate in Rugby League
 - ii) Has received a terminal prognosis
 - iii) Is over the age of 50, (i.e., cover ceases on 50th Birthday)

TABLE 1: Summary of Personal Accident Benefits

Benefit	Person Aged Under 16	Person Aged Over 16
Accidental Death	£20,000	£50,000
Permanent total disablement from gainful employment of any and every kind	£250,000	£250,000
Permanent total disablement from any gainful employment for which you are fitted by way of training, education or experience	£250,000	£250,000
Permanent loss of sight in one eye*	£50,000	£50,000
Loss of use of one or more limbs	£50,000	£50,000
Permanent and total loss of speech	£50,000	£50,000
Permanent and total loss of hearing in both ears	£50,000	£50,000
Permanent and total loss of hearing in one ear	£20,000	£20,000
Loss of Internal Organs – Spleen and/or Kidneys	£10,750	£10,750
Additional benefit in the event of Paraplegia	£75,000	£75,000
Additional benefit in the event of Quadriplegia	£125,000	£125,000

* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident.

TABLE 2: Summary of Death by Natural Causes Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged 16 or Over</u>
Death (not caused by accident)	£20,000	£25,000

PUBLIC LIABILITY INSURANCE

Q. *What does a Public Liability Policy cover?*

A. The policy covers your legal liability for bodily injury to third parties (other persons), or loss or damage to third party property.

Q. *What activities are covered?*

A. The policy covers Rugby League activity, which includes matches played under the auspices of the RFL/BARLA, together with official training sessions. You are also covered whilst travelling to and from matches in an official club party, although you would need to ensure that any vehicles used for this purpose have an appropriate Motor insurance policy.

Q. *We are holding a fun day and intend to have a bouncy castle. Is this covered by the policy?*

A. Yes. When using bouncy castles, you should always undertake an appropriate risk assessment and ensure that the company from whom the equipment is being hired has appropriate liability insurance in place.

Q. *Our Club sells food, drink and rugby related merchandise, e.g., replica shirts etc. Is this covered?*

A. Yes. The policy extends to cover liability arising from the sale of such products, but excluding exports to USA and Canada.

Q. *Our Club plays and trains on school premises, are we covered by the Policy?*

A. Yes. The policy applies worldwide, (excluding USA/Canada). The school will almost certainly have its own policy, but as a club using school premises you have potential liabilities in the event of injury to others or damage to their property. The school's policy will protect the school in respect of claims brought against it, this policy will protect the Club in respect of claims brought against them.

Q. *Our Club plays and trains on Council premises, are we covered by the Policy?*

A. Yes. The policy applies worldwide, (excluding USA/Canada). The Council will almost certainly protect itself against claims from injury to others or damage to third party property. As a Club using Council premises you have potential liabilities arising from such claims. This policy will protect the Club in respect of claims brought against them.

Q. *Our Club already has Public Liability Insurance, do we have to take out the RFL cover?*

A. Yes. The policies are mandatory schemes which provide indemnity to member clubs, leagues and associations as well as registered players, registered coaches, club committee members, club/league/association officials and volunteers. No club policies provide cover for all these groups and without this cover the game would not be able to function.

Q. *Does cover apply on a worldwide basis?*

A. Yes. Cover applies worldwide, (excluding USA/Canada). However, insurers can consider provision of cover for matches played in USA/Canada or exports to USA/Canada upon receipt of further information.

Q. *Who is covered by the Policy?*

A. The policy provides indemnity to member clubs, leagues and associations as well as registered players, registered coaches, club committee members, club/league/association officials and volunteers. It should be remembered that this is a Liability policy, so the policy covers the liability of these persons for injury or damage which they cause to other parties. The liability policy does not cover these persons for injuries or damage which they themselves suffer. Such injuries may be covered by the Personal Accident policy.

Q. *How much cover is provided?*

A. The limit applicable to any one occurrence is £5,000,000. However, for supply of products, (e.g., food, drink and merchandise), an aggregate limit of £5,000,000 applies to all claims occurring under the policy in any one period of insurance.

Q. *Is there an excess?*

A. The policy excludes the first £100 of each claim or damage to third party property. There is no excess for claims relating to bodily injury.

Q. *Are Match Officials insured?*

A. Yes match officials are covered on the RFL insurance policy provided they are a qualified match official registered with the RFL.

Q. *Does the policy cover claims arising from medical treatment by physios?*

A. Yes, the policy excludes treatment given by any doctor. However, treatment given by other persons during or immediately after a match or training session is covered.

Q. *What Coaching activity is covered?*

A. The policy covers registered coaches whilst coaching the Clubs or Representative teams to which they are attached. Coaching in a personal capacity, e.g., at a School is not covered on the policy.

Q. *What is Player to Player Liability and is this covered by the Policy?*

A. This is the liability which might be incurred when one player injures another. This is covered under the RFL policy.

Q. *Our club has employees, does the policy include Employers' Liability cover?*

A. No, you should ensure that you have separate Employers' Liability cover in place. This cover can be arranged on a standalone basis or as part of a Commercial Combined policy. Quotations for Employers' Liability insurance can be obtained by contacting Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email at iroberts@bartlettgroup.com



FAQ's – COACHES

As a registered Rugby League coach you owe a duty of care to others whilst taking part in Rugby League activities.

Coaches benefit from centrally arranged Personal Accident, Death by Natural Causes and Public Liability insurance.

This summary is intended to answer questions you may have about the cover in place.

GENERAL QUESTIONS

- Q.** *Who should I contact in the event of a claim under any of the mandatory policies?*
- A.** In the event of a claim under any of the mandatory policies you should contact RFL's Operations department on operations@rfl.uk.com

PERSONAL ACCIDENT INSURANCE

- Q.** *What are the benefits for coaches under the Personal Accident Policy?*
- A.** The policy covers Accidental Death and Permanent Total Disablement from gainful occupation of any and every kind or for which an Insured Person is fitted by way of training, education or experience. As such cover only applies for catastrophic injuries. The benefit levels are highlighted in **Table 1**. Due to the basic level of the policy additional cover is available for coaches to top up this cover. Costs associated with additional cover can be obtained from Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email at iroberts@bartlettgroup.com

Q. *Does the policy provide cover for loss of earnings I suffer an injury such as a broken leg that means I am unable to work temporarily?*

A. No, the policy only provides cover for the catastrophic injuries detailed in **Table 1**. This cover is available on an optional basis to be purchased by individuals or clubs. Again, Ian Roberts at Bartlett Insurance Brokers can provide quotations for this cover if required.

Q. *Am I insured all year round?*

A. Yes. The policy applies on an annual basis and extends to include pre-season friendlies and training sessions under the auspices of the RFL/BARLA.

Q. *Does cover apply for overseas Tours?*

A. The policy applies on a Worldwide basis and coaches participating in overseas Tours will be insured for the same benefits as if they were in the UK. The RFL/BARLA should always be notified of such tours and members should still ensure separate Travel Insurance cover is arranged to provide Medical Expenses, cancellation, loss of personal possessions cover and the like. Quotations for travel insurance for overseas tours can be obtained by contacting Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email at iroberts@bartlettgroup.com

Q. *What are the main exclusions under the Personal Accident Policy?*

A. Insurers will not be liable for any Bodily Injury, Loss or Expense as a result of:

- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause other than as a direct result of bodily injury
- Suicide or self-injury
- Non passenger air travel
- Active service in any of the armed forces of any nation
- War

Q. *Does the policy cover death by natural causes?*

A. There is a separate policy which provides this cover. The policy covers coaches on a worldwide basis and applies if the symptoms of the illness leading to/causing death first manifest themselves whilst:

- i) Participating in a match
- ii) Participating in official training
- iii) Travelling directly to or from matches or official training or practice sessions.

under the auspices of the insured team and/or the RFL and death occurs within seven days of the first manifestation of symptoms.

Benefit levels are detailed in **Table 2**.

Q. What are the main exclusions under the Death by Natural Causes Policy?

- A.** The policy excludes claims if the insured person:
- i) Has been medically advised not to participate in Rugby League
 - ii) Has received a terminal prognosis
 - iii) Is over the age of 50, (i.e., cover ceases on 50th Birthday)

TABLE 1: Summary of Mandatory Personal Accident Benefits

Benefit	Person Aged Under 16	Person Aged Over 16
Accidental Death	£20,000	£50,000
Permanent total disablement from gainful employment of any and every kind	£250,000	£250,000
Permanent loss of sight in one eye*	£50,000	£50,000
Loss of use of one or more limbs	£50,000	£50,000
Permanent and total loss of speech	£50,000	£50,000
Permanent and total loss of hearing in both ears	£50,000	£50,000
Permanent and total loss of hearing in one ear	£20,000	£20,000
Additional benefit in the event of Paraplegia	£75,000	£75,000
Additional benefit in the event of Quadriplegia	£125,000	£125,000

* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident.

TABLE 2: Summary of Mandatory Death by Natural Causes Benefits

Benefit	Person Aged Under 16	Person Aged 16 or Over
Death (not caused by accident)	£20,000	£25,000

PUBLIC LIABILITY INSURANCE

Q. *What does a Public Liability Policy cover?*

A. The policy covers your legal liability for bodily injury to third parties (other persons), or loss or damage to third party property.

Q. *What activities are covered?*

A. The policy covers Rugby League activity, which includes matches played under the auspices of the RFL/BARLA, together with official training sessions. You are also covered whilst travelling to and from matches in an official club party, although you would need to ensure that any vehicles used for this purpose have an appropriate Motor insurance policy.

Q. *Does cover apply on a worldwide basis?*

A. Yes. Cover applies worldwide, (excluding USA/Canada). However, insurers can consider provision of cover for matches played in USA/Canada or exports to USA/Canada upon receipt of further information.

Q. *Who is covered by the Policy?*

A. In addition to covering registered coaches the policy also provides indemnity to member clubs, leagues and associations as well as registered players, club committee members, club/league/association officials and volunteers. It should be remembered that this is a Liability policy, so the policy covers the liability of these persons for injury or damage which they cause to other parties. The liability policy does not cover these persons for injuries or damage which they themselves suffer. Such injuries may be covered by the Personal Accident policy.

Q. *How much cover is provided?*

A. The limit applicable to any one occurrence is £5,000,000.

Q. *Is there an excess?*

A. The policy excludes the first £100 of each claim or damage to third party property. There is no excess for claims relating to bodily injury.

Q. *What Coaching activity is covered?*

A. The policy covers registered coaches whilst coaching the Clubs or Representative teams to which they are attached. Coaching in a personal capacity, e.g., at a School is not covered by this policy.

Q. *Does the policy cover me for claims alleging that negligent advice I have provided has resulted in bodily injury to a third party?*

A. Yes – although the policy contains an exclusion relating to advice for a fee this is not relevant in the amateur game and claims arising from negligent advice not provided for a fee are covered.



FAQ's – PARENTS, GUARDIANS, CARERS

To protect your child whilst participating in Rugby League, they receive the benefit of centrally arranged Personal Accident, Death by Natural Causes and Public Liability insurance.

This summary is intended to answer any questions you might have about the cover in place.

Q. *Why does my child need insurance?*

A. Rugby League is a physical contact sport and as such brings the risk, albeit very slight, of very serious injury. It is compulsory for all teams of all member Clubs to have adequate insurance.

Q. *Who should I contact in the event of a claim under any of the mandatory policies?*

A. In the event of a claim under any of the mandatory policies you should contact RFL's Operations department on operations@rfl.uk.com

PERSONAL ACCIDENT INSURANCE

Q: *What are the benefits under the Personal Accident Policy?*

A. The policy covers Accidental Death and Permanent Total Disablement from gainful occupation of any and every kind or for which an Insured Person is fitted by way of training, education or experience. As such cover only applies for catastrophic injuries. The benefit levels are highlighted in **Table 1**. Due to the basic level of the policy additional cover is available for amateur players and/or teams to top up this cover. Costs associated with additional cover can be obtained from Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email iroberts@bartlettgroup.com

Q. *When does cover apply?*

A. Cover applies whilst your child is playing in matches and taking part in official training. Cover also extends to cover them whilst travelling directly to and from such matches and training sessions.

Q. *Is my child covered all year round?*

A. Yes. The policy applies on an annual basis and extends to include pre-season friendlies and training sessions under the auspices of the RFL/BARLA.

Q. *Does cover apply for overseas Tours?*

A. The policy applies on a Worldwide basis and if your child is participating in overseas Tours they will be insured for games played overseas for the same benefits as if they were playing in the UK. The RFL/BARLA should always be notified of such tours and parents should still ensure separate Travel Insurance is arranged to provide Medical Expenses cover and the like.

Q. *What are the main exclusions under the Personal Accident Policy?*

A. Insurers will not be liable for any Bodily Injury, Loss or Expense as a result of:

- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause other than as a direct result of bodily injury
- Suicide or self-injury
- Non passenger air travel
- Active service in any of the armed forces of any nation
- War

Q. *Does the policy cover death by natural causes?*

A. There is a separate policy which provides this cover. The policy provides cover on a worldwide basis and applies if the symptoms of the illness leading to/causing death first manifest themselves whilst:

- i) Participating in a match
- ii) Participating in official training
- iii) Standing by as a substitute or substitute player
- iv) Travelling directly to or from matches or official training or practice sessions.

under the auspices of the insured team and/or the RFL/BARLA and death occurs within seven days or the first manifestation of symptoms.

Benefit levels are detailed in **Table 2**.

Q. *What are the main exclusions under the Death by Natural Causes Policy?*

A. The policy excludes claims if your child:

- i) Has been medically advised not to participate in Rugby League
- ii) Has received a terminal prognosis

TABLE 1: Summary of Mandatory Personal Accident Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged Over 16</u>
Accidental Death	£20,000	£50,000
Permanent total disablement from gainful employment of any and every kind	£250,000	£250,000
Permanent total disablement from any gainful employment for which you are fitted by way of training, education or experience	£250,000	£250,000
Permanent loss of sight in one eye*	£50,000	£50,000
Loss of use of one or more limbs	£50,000	£50,000
Permanent and total loss of speech	£50,000	£50,000
Permanent and total loss of hearing in both ears	£50,000	£50,000
Permanent and total loss of hearing in one ear	£20,000	£20,000
Additional benefit in the event of Paraplegia	£75,000	£75,000
Additional benefit in the event of Quadriplegia	£125,000	£125,000

* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident

TABLE 2: Summary of Mandatory Death by Natural Causes Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged 16 or Over</u>
Death (not caused by accident)	£20,000	£25,000

PUBLIC LIABILITY INSURANCE

Q. *What does a Public Liability Policy cover?*

A. The policy covers your legal liability for bodily injury to third parties (other persons), or loss or damage to third party property.

Q. *What activities are covered?*

A. The policy covers Rugby League activity, which includes matches played under the auspices of the RFL/BARLA, together with official training sessions. You are also covered whilst travelling to and from matches in an official club party, although you would need to ensure that any vehicles used for this purpose have an appropriate Motor insurance policy.

Q. *Does cover apply on a worldwide basis?*

A. Yes. Cover applies worldwide, (excluding USA/Canada). However, insurers can consider provision of cover for matches played in USA/Canada or exports to USA/Canada upon receipt of further information.

Q. *Who is covered by the Policy?*

A. The policy provides indemnity to member clubs, leagues and associations as well as registered players, registered coaches, club committee members, club/league/association officials and volunteers. It should be remembered that this is a Liability policy, so the policy covers the liability of these persons for injury or damage which they cause to other parties. The liability policy does not cover these persons for injuries or damage which they themselves suffer. Such injuries may be covered by the Personal Accident policy.

Q. *How much cover is provided?*

A. The limit applicable to any one occurrence is £5,000,000.

Q. *Is there an excess?*

A. The policy excludes the first £100 of each claim or damage to third party property. There is no excess for claims relating to bodily injury.

Q. *What is Player to Player Liability and is this covered by the Policy?*

A. This is the liability which might be incurred when one player injures another. This is covered under the RFL policy.



FAQ's – MATCH OFFICIALS

As a registered match official you owe a duty of care to players and other third parties whilst taking part in Rugby League activities.

Registered match officials benefit from centrally arranged Personal Accident, Death by Natural Causes and Public Liability insurance.

This summary is intended to answer any questions you might have about the cover in place.

GENERAL QUESTIONS

- Q.** *Who should I contact in the event of a claim under any of the mandatory policies?*
- A.** In the event of a claim under any of the mandatory policies you should contact RFL's Operations department on operations@rfl.uk.com

PERSONAL ACCIDENT INSURANCE

- Q.** *What are the benefits under the Personal Accident Policy?*
- A.** The policy covers Accidental Death and Permanent Total Disablement from gainful occupation of any and every kind or for which an Insured Person is fitted by way of training, education or experience. The benefit levels are highlighted in **Table 1**. Due to the basic level of the policy additional cover is available for match officials to top up this cover. Costs associated with additional cover can be obtained from Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email at iroberts@bartlettgroup.com

- Q. *Does the policy provide cover for loss of earnings if I suffer an injury such as a broken leg that means I am unable to work temporarily?***
- A.** Yes, the policy provides a temporary total disablement benefit of £100 per week. The benefit is payable in the event that you are unable to attend to your usual occupation other than that of a rugby league referee. The maximum benefit period for this benefit is 104 weeks.
- Q. *When does cover for players apply?***
- A.** Cover applies whilst officiating in matches and taking part in official training. Cover also extends to cover travelling directly to and from such matches and training sessions.
- Q. *Does the policy only cover referees?***
- A.** No. The policy also provides cover for all match officials including touch judges and in goal judges.
- Q. *Am I covered all year round?***
- A.** Yes. The policy applies on an annual basis and extends to include officiating at pre-season friendlies and training sessions under the auspices of the RFL/BARLA.
- Q. *Does cover apply whilst officiating on overseas Tours?***
- A.** The policy applies on a Worldwide basis and Clubs match officials officiating in overseas Tours will be insured for games played overseas for the same benefits as if they were playing in the UK. The RFL/BARLA should always be notified of such tours and you should still ensure separate Travel Insurance cover is arranged to provide Medical Expenses, cancellation, loss of personal possessions cover and the like. Quotations for travel insurance for overseas tours can be obtained by contacting Ian Roberts at Bartlett Insurance Brokers on 0113 259 3529 or by email at iroberts@bartlettgroup.com
- Q. *What are the main exclusions under the Personal Accident Policy?***
- A.** Insurers will not be liable for any Bodily Injury, Loss or Expense as a result of:
- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause other than as a direct result of bodily injury
 - Suicide or self-injury
 - Non passenger air travel
 - Active service in any of the armed forces of any nation
 - War

Q. *Does the policy cover death by natural causes?*

A. There is a separate policy which provides this cover. The policy covers players, coaches and officials on a worldwide basis and applies if the symptoms of the illness leading to/causing death first manifest themselves whilst:

- i) Participating in a match
- ii) Participating in official training
- iii) Travelling directly to or from matches or official training or practice sessions.

under the auspices of the RFL/BARLA and death occurs within seven days of the first manifestation of symptoms.

Benefit levels are detailed in **Table 2**.

Q. *What are the main exclusions under the Death by Natural Causes Policy?*

A. The policy excludes claims if the insured person:

- i) Has been medically advised not to participate in Rugby League
- ii) Has received a terminal prognosis
- iii) Is over the age of 50, (i.e., cover ceases on 50th Birthday)

Full time match officials should contact the RFL for full details of the Personal Accident cover provided

TABLE 1: Summary of Mandatory Personal Accident Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged Over 16</u>
Accidental Death	£20,000	£50,000
Permanent total disablement from gainful employment from usual occupation	£250,000	£250,000
Permanent loss of sight in one eye*	£50,000	£50,000
Loss of use of one or more limbs	£50,000	£50,000
Permanent and total loss of speech	£50,000	£50,000
Permanent and total loss of hearing in both ears	£50,000	£50,000
Permanent and total loss of hearing in one ear	£20,000	£20,000
Temporary total disablement from usual occupation other than that of a Rugby League Referee payable per week for a maximum of 104 weeks	Not Applicable	£100
Loss of Internal Organs – Spleen and/or Kidneys	£10,750	£10,750
Additional benefit in the event of Paraplegia	£75,000	£75,000
Additional benefit in the event of Quadriplegia	£125,000	£125,000

* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident.

TABLE 2: Summary of Mandatory Death by Natural Causes Benefits

<u>Benefit</u>	<u>Person Aged Under 16</u>	<u>Person Aged 16 or Over</u>
Death (not caused by accident)	£20,000	£25,000

PUBLIC LIABILITY INSURANCE

Q. *What does a Public Liability Policy cover?*

A. The policy covers your legal liability for bodily injury to third parties, (other persons), or loss or damage to third party property.

Q. *What activities are covered?*

A. The policy covers Rugby League activity, which includes matches played under the auspices of the RFL/BARLA, together with official training sessions. You are also covered whilst travelling to and from matches in an official club party, although you would need to ensure that any vehicles used for this purpose have an appropriate Motor insurance policy.

Q. *Does cover apply on a worldwide basis?*

A. Yes. Cover applies worldwide, (excluding USA/Canada). However, insurers can consider provision of cover for matches played in USA/Canada or exports to USA/Canada upon receipt of further information.

Q. *How much cover is provided?*

A. The limit applicable to any one occurrence is £5,000,000.

Q. *Is there an excess?*

A. The policy excludes the first £100 of each claim or damage to third party property. There is no excess for claims relating to bodily injury.

MAKING A CLAIM

In the event of any incident which could result in an insurance claim, **immediate** notice should be given to :-

Bartlett & Co. Limited

Broadway Hall

Horsforth

Leeds

LS18 4RS

Telephone – 0113 258 5711

Email – mwilks@bartlettgroup.com

Facsimile – 0113 258 5081

FAILURE TO NOTIFY IMMEDIATELY COULD RESULT IN CLAIMS NOT BEING PAID