

Combined Liability - Community Game

Policyholder	Rugby Football League
Insurer	Chubb Insurance Company of Europe SE
Policy Number	44UKC20085
Period of Insurance	01/05/2019 to 30/04/2020

Cover

Public and Products Liability:

Legal liability for accidental bodily injury to third parties or loss of or damage to third party property happening in connection with Amateur Rugby League activities.

The policy indemnifies the Insured and at the request of the Insured will also indemnify

1. Affiliated leagues and associations
2. Member clubs
3. Rugby League National Coaching Scheme
4. Players
5. Coaches
6. Club committee members
7. Officials
8. Volunteers

Geographical Limits

Worldwide excluding USA/Canada in respect of manual work/playing Rugby League

Limit of Indemnity

Public Liability - any one occurrence	£5,000,000
Product Liability - any one period of insurance	£5,000,000

Inner Limits

- An aggregate limit of £5,000,000 applies in respect of pollution claims
- An aggregate limit of £5,000,000 applies in respect of abuse claims

Excess

- £100 each and every claim for damage to third party property.
- £2,500 each and every claim for abuse

Extensions

- Indemnity to Principals

Principal Exclusions

- Pollution unless caused by a sudden identifiable and accidental occurrence. An aggregate limit of £5,000,000 applies in respect of pollution claims. In the USA/Canada pollution is excluded completely.
- Advice design or specification given for a fee.
- Medical/physiotherapy risks where the claim arises from treatment given by a person having a current medical/physiotherapy practice. Treatment given by other persons during or immediately after a match or training session is not excluded.
- Deliberate acts.
- Indemnity to referees and linesmen.