



Red Hall
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17th August 2023

Dear Secretary,

INSURANCE COVER 2023

As you are all aware the insurance premiums for 2023 are included as a benefit of Our League Active and there is no charge to Community Clubs for the insurance cover.

A significant amount of work was undertaken last year to secure Public Liability insurance for the Sport. We're pleased to confirm that cover has been renewed on the same basis, with the same insurer, who is looking to be a long-term partner of the game.

I have included below an explanation of the cover that is in place.

Public Liability Insurance (including player to player cover)

Insurer: AXA XL Insurance Company UK Limited
Policy Number: 1987095/0
Expiry Date: 14 July 2024

Public Liability Limit of Indemnity £10,000,000 any one claim
Products Liability Limit of Indemnity £10,000,000 any one period of insurance

The public liability policy provides protection for:

- Clubs
- Leagues
- Players
- Committee Members
- Coaches and
- Volunteers (including First Aiders)

The Public Liability policy covers any Rugby League activity conducted by the club including sports and social activities directly connected with Rugby League and products supplied by the club. Cover also includes tenants' liability if you do not own your ground. Any clubs with separate Public Liability policies that do not undertake any non-Rugby League activities should contact Ian Roberts at Bartlett Insurance Brokers who can provide confirmation of cover to assist in providing evidence that the other policy is not necessary.

The only change in the policy between this years' renewal and last years' cover, is that "long-term effects of concussion" has been renamed to "latent injury". All other terms and conditions remain unaltered.



RFL (Governing Body) Ltd
Registered address:
Red Hall, Red Hall Lane, Leeds, LS17
8NB
Registered No. 5835638

RFL is the trading name of The Rugby
Football League Ltd which is wholly
owned by RFL (Governing Body) Ltd.
Registered address: Red Hall, Red Hall
Lane, Leeds, LS17 8NB
Registered No. 3845473

Player to Player cover

Limit of indemnity is £2,000,000 in the aggregate for all claims under the policy in any one period of insurance.

The RFL have once again **included** Player to Player Liability cover. This covers the liability of one player for injury caused to another player during the course of a match or whilst training. It also insures the liability of coaches and match officials for player injuries arising during playing/training.

The cover responds to the cost of any damages arising from a claim and also the often-substantial costs of a legal defence in the courts.

It should be noted that the “player to player” policy would exclude any deliberate acts as these are not insurable.

Personal Accident

Insurer: Aviva Insurance Limited
Policy Number: 100733142GPA
Expiry Date: 30 April 2024

This policy covers Accidental Death and Permanent Total Disablement from any occupation and as such only provides cover for catastrophic injuries. The benefit levels are highlighted in the tables below. In addition new for 2023 is the introduction of additional benefits also listed below.

TABLE 1: Summary of Mandatory Personal Accident Benefits

<u>Benefit</u>	<u>2023/24 Benefit</u>
Accidental Death	£50,000 (16 and over)
	£20,000 (under 16)
Permanent total disablement from any gainful occupation for which they are fitted by way of training, education or experience	£250,000
Permanent loss of sight in one eye*	£50,000
Loss of use of one or more limbs	£50,000
Permanent and total loss of speech	£50,000
Permanent and total loss of hearing in both ears	£50,000
Permanent and total loss of hearing in one ear	£20,000
Loss of Major Internal Organ	£100,000
Additional benefit in the event of Paraplegia	£75,000
Additional benefit in the event of Quadriplegia	£125,000

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

<u>Additional Benefits</u>	<u>2023/24 Additional Benefit</u>	
Broken Bones – legs, foot, collar, arms, skull, hips, jaw and/or cheek	£500	
Childcare expenses	£400 per month (£5,000 max)	
Dental & Optical expenses	£2,000	
Facial Disfigurement	1-5 cm scar	£1,250
	5-10cm scar	£2,500
	+10cm	£5,000
	Maximum per person	£10,000
Home and Workplace Alteration expenses	£25,000	
Physiotherapy	£500	
Snapped/Ruptured Achilles, Tendon or Cruciate Ligament	£500	
Primary Dislocation – kneecap, elbow, shoulder or hip	£500	

Death by Natural Causes

Insurer: Pulse Insurance Limited
Policy Number: 300222012
Expiry Date: 30 April 2024

A death occurring during a game is more likely to be a result of natural causes than from an accident, and the claims experience bears this out. Each of these have resulted in a benefit payment being made under the relevant death by natural causes policies.

TABLE 2: Summary of Mandatory Death by Natural Causes Benefits

<u>Benefit</u>	<u>2023 Benefit</u>
Death (not caused by accident)	£25,000 (18 and over)
	£10,000 (under 18)

We are aware that some Clubs require proof of Public Liability insurance to secure facilities so please email competitions@rfl.uk.com and we will send you a copy.

Yours sincerely



Kelly Barrett
Head of Delivery Community Game Competitions