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12th June 2026

Dear Secretary,

INSURANCE COVER 2026

Insurance cover will continue to be provided as a benefit of Our League Active for 2026, meaning there will be no charge to Community Clubs for this essential cover.

We're pleased to confirm that Public Liability insurance remains secured under the current two-year agreement, providing continued stability and assurance for clubs, volunteers, and participants across the game.

This ongoing cover reflects the sport's collective commitment to improving standards, governance, and safety. In particular, the insurer has recognised the positive steps taken by clubs and leagues to embed brain health protocols, strengthen risk management practices, and enhance safeguarding measures.

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: 2088444/0

Expiry Date: 14 July 2027

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 related to Rugby League, as well as products supplied by the club. The 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 confirm cover to assist in providing evidence that the other policy is not necessary.

The policy terms and conditions remain unaltered from renewal.



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

The 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.

The "Player to Player" policy would exclude any deliberate acts, such as a punch, as these are not insurable.

Personal Accident

We're pleased to confirm that the RFL has secured a new three-year agreement with Aviva Insurance Limited for Personal Accident cover, providing long-term stability and certainty for the Community Game through to 2029.

This continued partnership reflects Aviva's ongoing commitment to supporting Rugby League at every level of the game and recognises the positive work being undertaken across the sport to improve player welfare, safety standards, and risk management practices.

Insurer: Aviva Insurance Limited

Policy Number: 100733142GPA

Expiry Date: 30 April 2027

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, there are additional benefits listed below.

TABLE 1: Summary of Mandatory Personal Accident Benefits

<u>Benefit</u>	<u>2026/27 Benefit</u>
Accidental bodily injury resulting in:	
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
Loss of use of one or more limbs	£50,000
Loss of sight in one eye	£50,000
Loss of sight in both eyes	£100,000
Loss of speech	£50,000
Loss of hearing in both ears	£50,000
Loss of hearing in one ear	£20,000
Loss of Major Internal Organs	£100,000

<u>Additional Benefits</u>	<u>2026/27 Additional Benefit</u>
Broken Bones – legs, foot, collar, arms, skull, hips, jaw, and/or cheek	£500
Childcare expenses	£400 per month (£5,000 max)
Coma benefit	£30 per day (max 365 days)
Commuting expenses	Up to £300
Damage to Personal Property following assault	Up to £1,000
Dental & Optical expenses	£2,000
Disappearance	Up to £50,000

Executor expenses	Up to £500	
Facial Disfigurement	1-5 cm scar	£1,250
	5-10cm scar	£2,500
	+10cm	£5,000
	Maximum per person	£10,000
Funeral expenses	Up to £10,000	
Home and Workplace Alteration expenses	Up to £25,000	
Hospitalisation	£25 per day up to 30 days	
Medical expenses – as an in-patient in a hospital or nursing home, including (but not limited to): ambulance charges, x-rays, scans, and surgery. Cannot be claimed in addition to broken bones, dislocation, or ligament	Up to £5,000	
Outpatient travel expenses	£100 per week up to £1,000 for a maximum 26 weeks	
Physiotherapy	Up to £500	
Rehabilitation expenses	Up to £10,000	
Relocation Expenses	Up to £25,000	
Snapped/Ruptured Achilles Tendon or Cruciate Ligament	£500	
Primary Dislocation – kneecap, elbow, shoulder, or hip	£500	
Paraplegia	£75,000	
Quadriplegia	£125,000	

Please note that a player can only claim twice for the following benefits in any one year and can only claim against one section at each time: medical expenses, broken bones, snapped/ruptured Achilles tendon or cruciate ligament and primary dislocation.

Death by Natural Causes

Insurer: Pulse Insurance Limited

Policy Number: 300225019

Expiry Date: 30 April 2027

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 has 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>2026 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.co.uk and we will send you a copy.

Yours sincerely



Kelly Barrett
Head of Delivery, Community Game Competitions