

Employee Personal Accident

Policyholder	RFL (Governing Body) Ltd and Subsidiary Companies
Insurer	Aviva Insurance Limited
Policy Number	25150916 ECA
Period of Insurance	01/02/2019 to 31/01/2020

Cover

Accidental bodily injury to the person(s) insured, which occurs during the operative period and results in death or disablement.

Description Any Member of the Try Tag Rugby teams

Other Benefits

Benefit	Benefit amount
Death	50,000
Permanent Total Disablement	250,000
Permanent Partial Disablement	50,000

Additional Information

Maximum benefit per insured person:

Death or permanent disabling injuries - £250,000

Maximum death benefit per Child - £20,000

Operative Time

Whilst an Insured Person is:

- i) participating in matches, official training or practice sessions under the auspices of the Policyholder;
- ii) travelling directly to or from matches or official training or practice sessions.

Endorsements

In relation to pre-existing conditions, they will be considered at the time of the loss to understand if the injury occurred was already present, degenerative or otherwise.

Scale of Benefits

Permanent Disabling Injuries (Usual Occupation) - Including Continental Scale

- Loss of one or more limbs - 100%
- Loss of sight in one or both eyes - 100%
- Loss of speech - 100%
- Loss of hearing in both ears - 100%
- Loss of intellectual capacity - 100%
- Loss of hearing in one ear - 40%

Extensions (please see policy for full details)

- Funeral expenses - £10,000
- Accident medical expenses - £20,000
- Hospital in-patient benefit - £375 per week up to 52 weeks
- Coma benefit - £375 per week up to 104 weeks
- Disability Assistance - £20,000
- Childcare Costs and Domestic Employee Expenses - £500 per week for up to 26 weeks
- Retraining Expenses - £15,000

Principal Exclusions (please see policy for full details)

- Suicide or intentional self injury
- Bodily injury to any insured person aged 80 years or over.
- Piloting of aircraft
- Serving as a member of the Armed Forces
- War in the United Kingdom or country of domicile or journey to a territory where war has commenced
- Sickness or disease
- Repetitive strain or psychological or psychiatric condition other than Post Traumatic Stress Disorder following bodily injury