

Combined Liability

Policyholder	RFL (Governing Body) Ltd and Subsidiary Companies
Insurer	Chubb European Group Ltd.
Policy Number	43UKA19734
Period of Insurance	01/02/2019 to 31/01/2020

PUBLIC LIABILITY

Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the business.

Limits of Indemnity

Public Liability any one occurrence (£): 20,000,000

An inner limit of £10,000,000 applies in respect to claims arising from abuse.

Excesses

- Each and every claim for damage to third party property (£): 1,000
- Each and every claim under the Environmental Liability extension (£): 5,000

Principal Exclusions (please see policy for full details)

- Asbestos
- Contractual Liability
- Deliberate acts
- Electronic data recognition
- Fines, penalties and liquidated damages
- Indemnity to doctors
- Non-Rugby League activities
- Pollution unless caused by a sudden identifiable and accidental occurrence. In the USA/Canada pollution is excluded completely. An aggregate limit of £5,000,000 applies in respect of pollution claims.
- Punitive or exemplary damages
- Use of heat equipment away from the premises

Extensions (please see policy for full details)

- Accidental Libel or Slander - 90% of all sums which the Insured becomes legally liable to pay as damages. Subject to an aggregate limit of £250,000. This extension is on a Claims Made basis and therefore applies only to claims first made against the Insured and reported to the Insurer during the period of insurance or within 30 days of the expiry of such period of insurance
- Environmental liability - limit £50,000 each Pollution Condition and in the aggregate. This extension is written on a Claims Made basis and applies to claims made on or after 1 February 2010.
- Health & Safety at Work Act defence costs
- Indemnity to Principals
- Manslaughter defence costs
- Personal and advertising injury extended to include wrongful accusation of drug taking
- Residual employers liability

Terms and Conditions (please see policy for full details)

- USA/Canada - Limit of indemnity is cost inclusive
- USA/Canada - US jurisdiction excluded in respect of Player to Player Liability claims

Definitions

- Territorial Limits - worldwide

GENERAL CLAUSES/INFORMATION

Endorsements (please see policy for full details)

- **Who Is Insured**

The policy indemnifies the committee for the time being of the RFL and Affiliated Leagues and Associations and all subsidiary companies including Member Clubs of the RFL and Associate Member Clubs of the RFL all as detailed in the policy document

At the request of the RFL the Insurers will also indemnify, in terms of Public and Products Liability, the following:-

- English Touch Association
- Try Tag Rugby Ltd
- Try Tag Rugby Yorkshire Ltd
- Touch, Tag and Masters Leagues

Terms and Conditions (please see policy for full details)

- Claims - it is essential that Insurers are advised immediately you become aware of a claim, or circumstances which could give rise to a claim. Failure to comply could mean that a claim is not insured.