

Public/Products Liability

Policyholder	RFL (Governing Body) Ltd and Subsidiary Companies
Insurer	AXA XL Insurance Company UK Limited
Policy Number	2052639/0
Period of Insurance	15 July 2024 to 14 July 2025

Public/Products 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 (£): (excluding playing or training injuries)	10,000,000
Public Liability (£): (playing or training injuries)	2,000,000
Public Liability (£): (latent injury)	10,000,000
Terrorism (£):	5,000,000
Abuse (£):	2,000,000
Products' Liability (£):	10,000,000

Principal Exclusions (please see policy for full details)

- Asbestos
- Contractual Liability
- Deliberate acts
- Electronic date recognition
- Fines, penalties and liquidated damages
- Indemnity to doctors
- Non-Rugby League activities
- Pollution unless caused by a sudden identifiable and accidental occurrence.
- Punitive or exemplary damages
- Use of heat equipment away from the premises

Extensions (please see policy for full details)

- Accidental Libel or Slander - £100,000 any one claim and in the aggregate, which is part of and not in addition to the limit of cover. Claims must be reported to insurers within the policy year they occur, as cover is on a claims-made basis.
- Breach of Copyright - £100,000 any one claim and in the aggregate, which is part of and not in addition to the limit of cover. Claims must be reported to insurers within the policy year they occur, as cover is on a claims-made basis.
- Breach of Confidentiality - £100,000 any one claim and in the aggregate, which is part of and not in addition to the limit of cover. Claims must be reported to insurers within the policy year they occur, as cover is on a claims-made basis.
- Health & Safety at Work Act defence costs
- Indemnity to Principals
- Manslaughter defence costs

Definitions

- Covered Jurisdictions - Europe

General Clauses/Information**Endorsements** (please see policy for full details)

- **Who Is Insured**

The policy indemnifies RFL (Governing Body) Ltd 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:

- Touch, Tag and Masters Leagues
- Try Tag Rugby Ltd
- Try Tag Rugby Yorkshire Ltd
- TTR Franchising Ltd
- All Try Tag Rugby Franchisees and Licensees

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.