RFU Community Game Insurance

March 2024

Agenda

1. Why is the insurance in place?
2. What insurance is provided by the RFU?
3. What activities are covered?
4. What is not covered?
5. Risk Assessment Support?
6. What other cover do clubs need?

Which claims cost the most?

Claims for injuries in scrums or claims for injuries using scrum machines?

Slips on the clubhouse floor or trips in potholes in the carpark?

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Scrums: 3 Paid £Nil Scrum machines: 2 Paid £15,000

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Which claims cost the most?

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Slips on the clubhouse floor or trips in potholes in the carpark?

Clubhouse slips: 10 Paid £196,000 Car park trips: 11 Paid £39,000

RFU Community Game Insurance

Lady who tripped over a sports bag: **£540,000**

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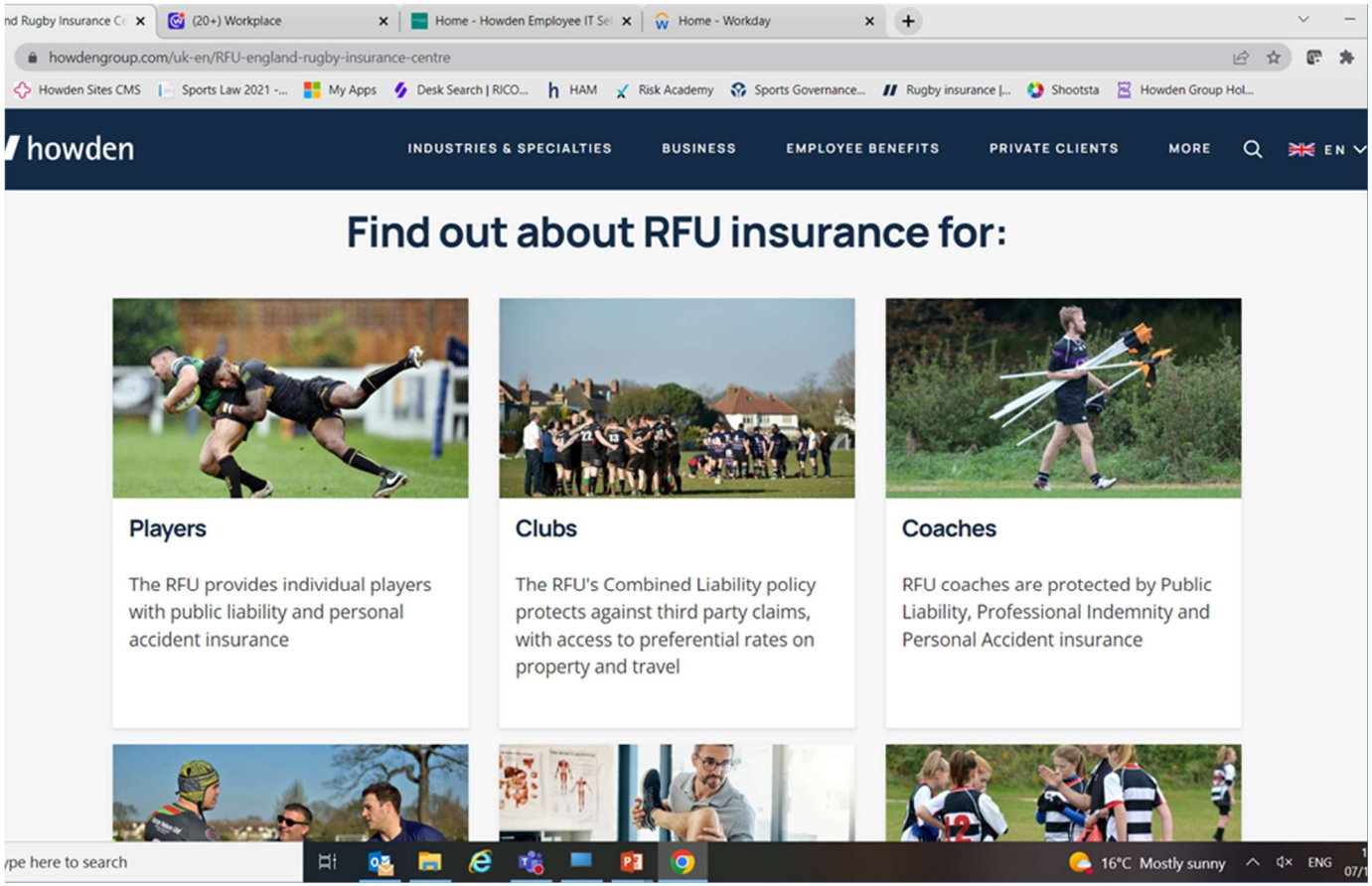
England Rugby Insurance Centre

Google: England Rugby insurance

Email: rfu@howdengroup.com

Call: 0121 698 8001



Combined Liability Cover

- Public Liability - £25m
- Employers Liability - £10m
- Directors and Officers Liability - £2m

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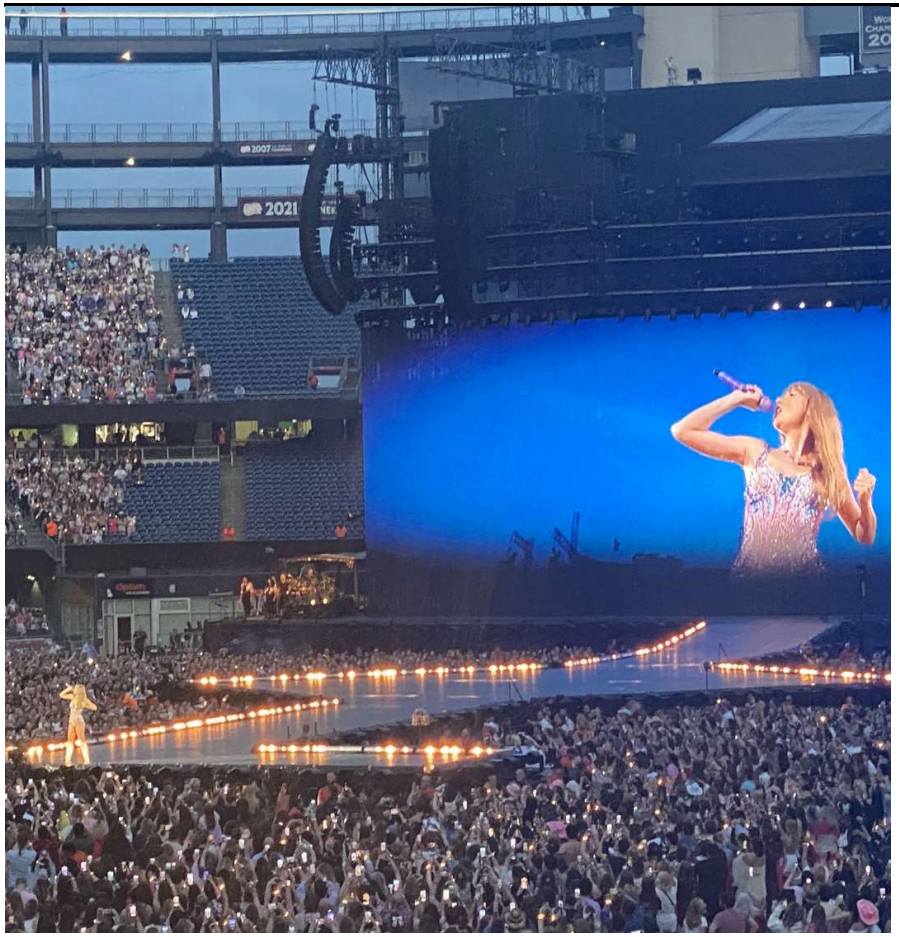
What is covered

- Training for and playing of rugby
- Any social, fundraising or commercial venture, organised by your club, unless it involves an activity that is specifically excluded.
- Fireworks and bonfire parties

What is not covered

- Neurodegenerative disease claims, however, £100,000 legal defence cover is included
- Any form of motorsport, flying/airborne sports and water sports involving the use of powered craft or specialist equipment
- Projectile sports such as archery and shooting
- Outdoor/adventurous activities such as hiking, climbing, horse riding, cycling or skiing



What should be referred

- Any rugby match/festival where you are expecting more than 2,000 spectators
- Any social/commercial activity which the club is organising and which is likely to attract more than 1,000 participants

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Player Personal Accident Benefits

£50,000

Death and Permanent Total Disability from usual occupation

£300,000

Traumatic brain injury/catastrophic spinal injury
Permanent total disability from any occupation

Other benefits including loss of limb(s), sight, speech, hearing and hospitalisation

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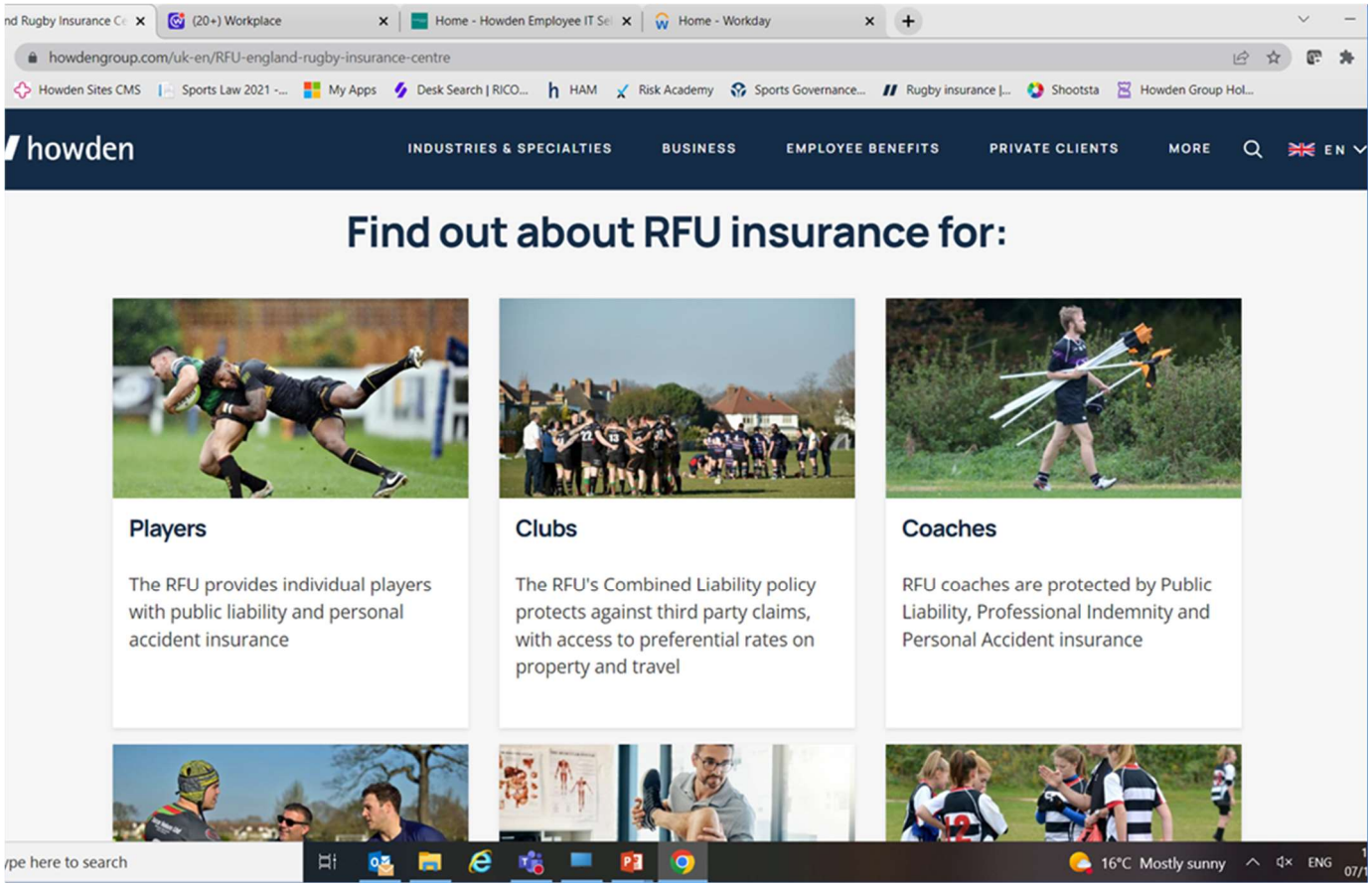

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Online Risk Assessment System

Google: England Rugby insurance

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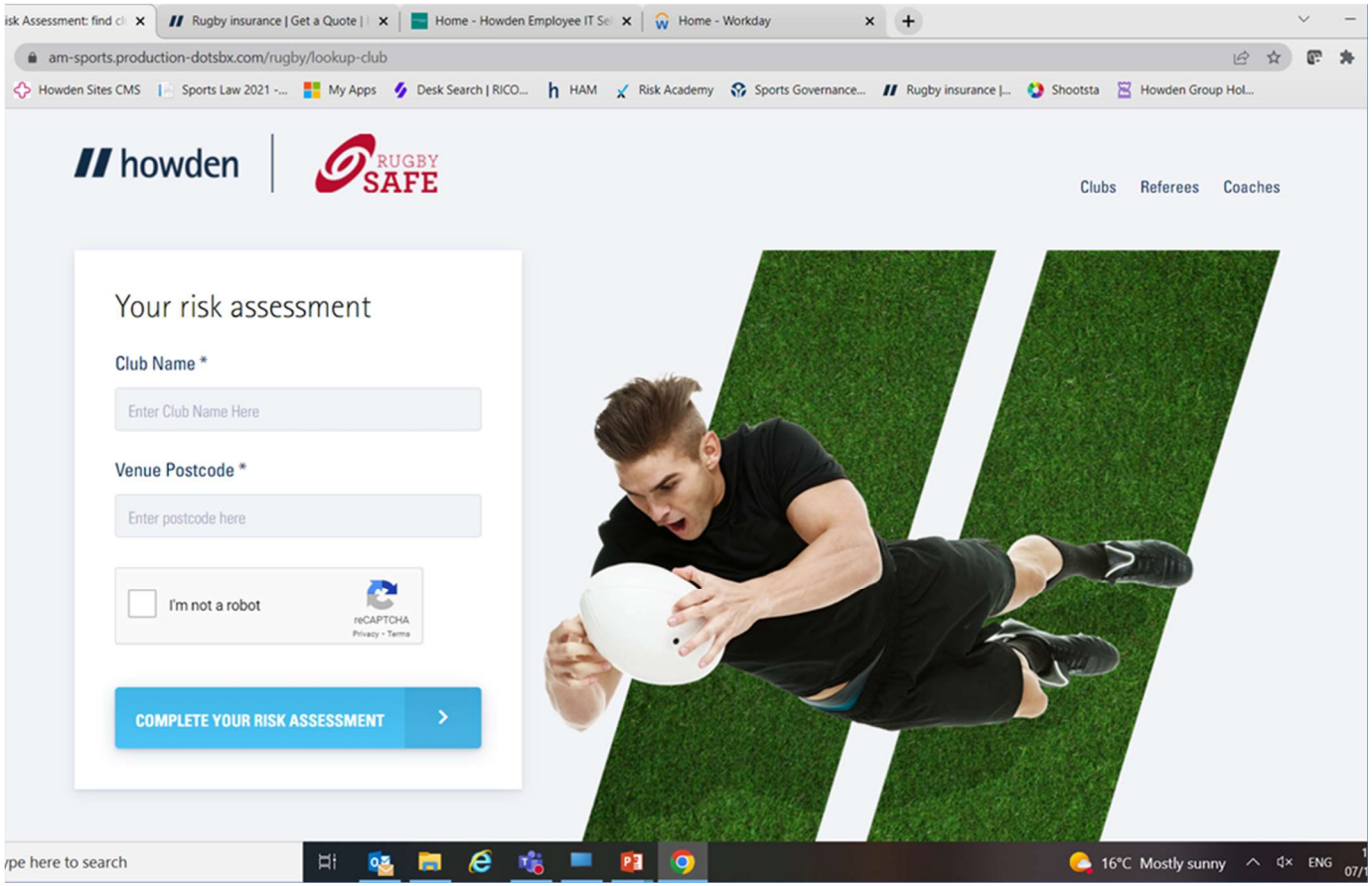

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Risk Management Guidance

Google: England Rugby insurance

Email: rfu@howdengroup.com

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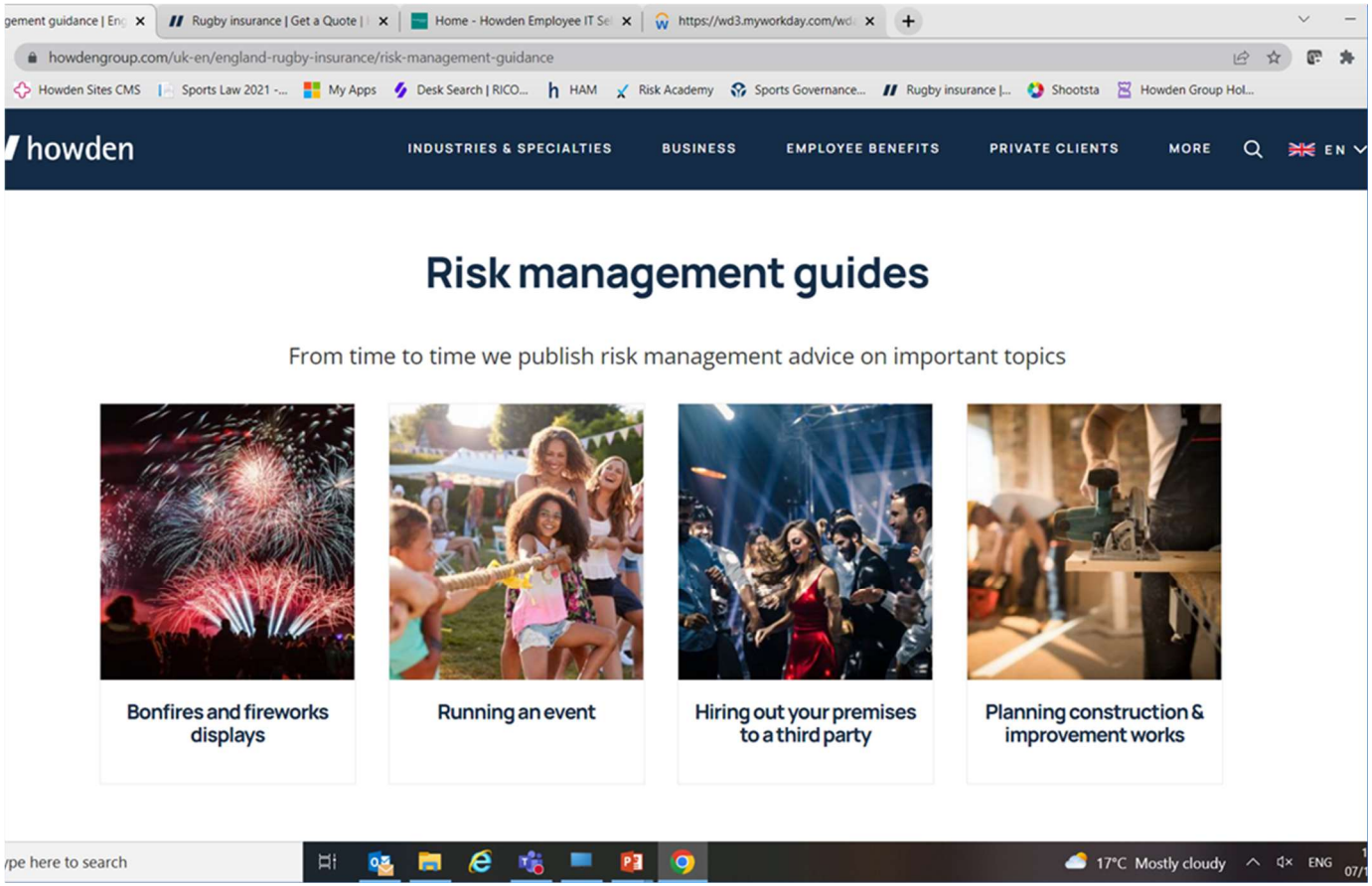

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What else do clubs need?

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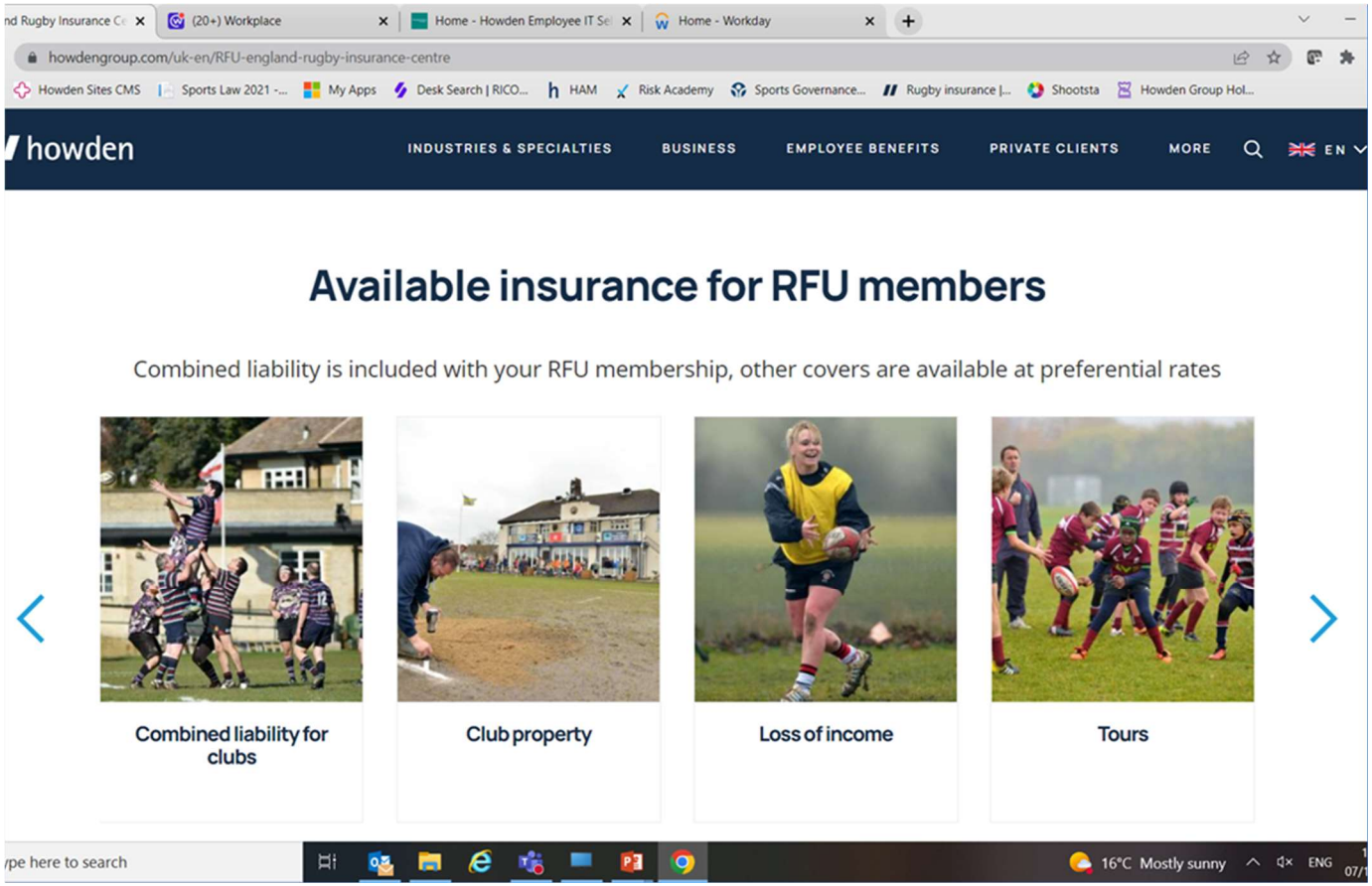

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What to do if something goes wrong

Injury that could give rise to a claim

- Clubs should report it to Howden

Injury to a player

- Player claims for personal accident benefit

Contact Howden for advice and guidance

- rfu@howdengroup.com
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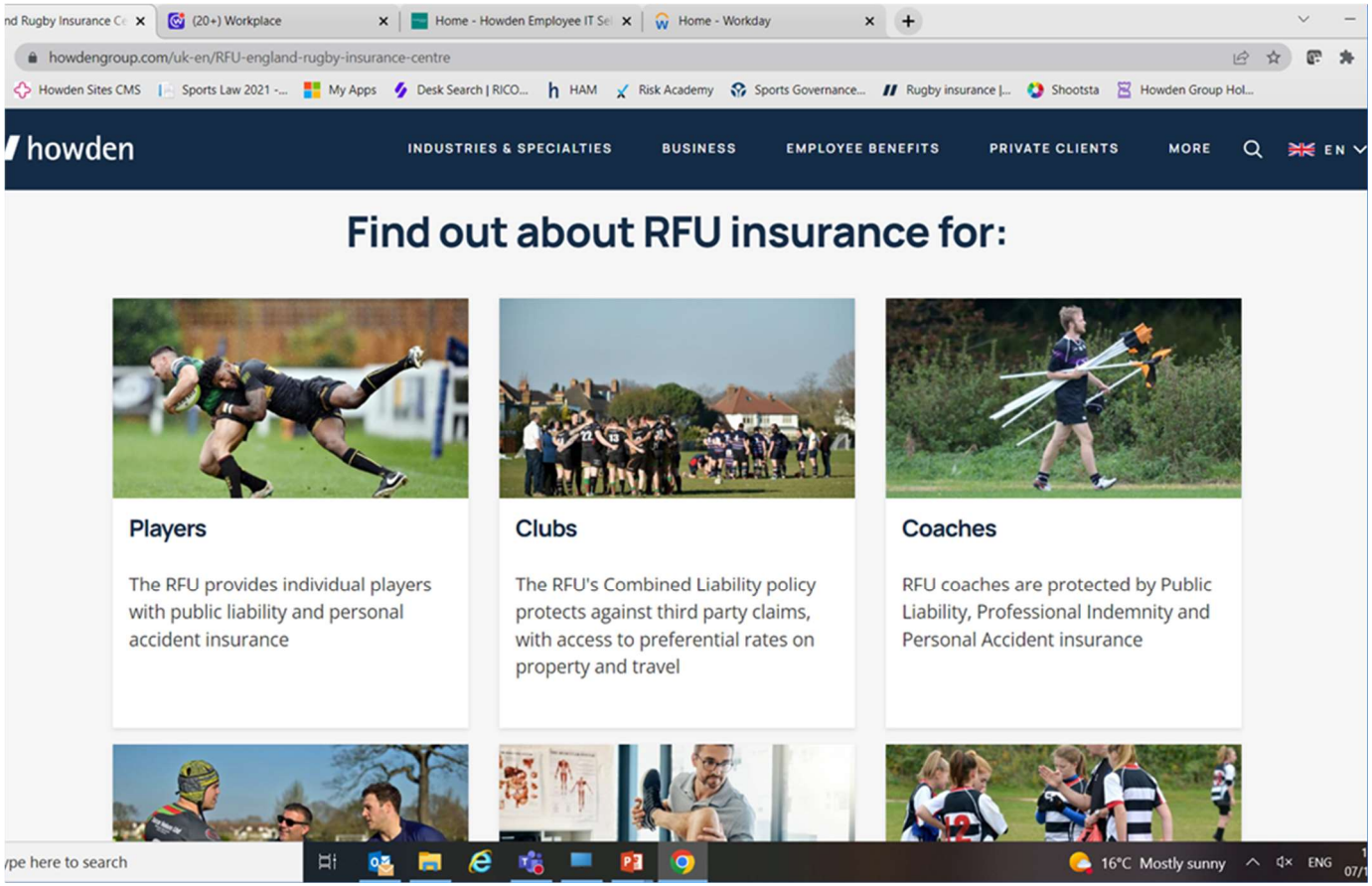

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