

INSURANCE COVER FOR RFU CLUBS (level 3 and below)

All RFU registered clubs that play at level 3 and below are provided with insurance cover to protect their liabilities.

Up to £25m cover to protect clubs and coaches if someone suffers an injury and holds them responsible. This could include if someone contracts Coronavirus and alleges the club is at fault.

Public Liability



Up to £10m cover to protect the club if an employee or volunteer suffers an injury and hold the clubs responsible. This could include if an employee or volunteer contracted Coronavirus and alleged the club was at fault.

Employers Liability



Up to £2m cover to protect club directors, officers or committee members if someone alleges they have suffered a loss as a result of the alleged poor management of the club. This could include cover for an investigation arising from how the club has managed the COVID-19 outbreak.

Directors and Officers Liability



The RFU insurance policy provides protection against claims arising from bodily injury, which includes if someone contracts a disease. This means that, provided the club is following the most up to date government and RFU guidance, the policy will protect the club in respect of COVID-19 related claims.

Covid-19 cover



Having insurance cover in place does not, by itself, discharge the club's duty of care. In order to do so you must assess the risk presented by the COVID-19 outbreak (e.g. the risk that players, staff, volunteers and visitors to the club could become infected) and work out how you are going to manage that risk. You should record this in a documented risk assessment, which you should retain as this could be needed at a later date should the club be challenged on what it has done.

Duty of care



Q: Does the insurance arranged by the RFU for registered clubs provide cover against Coronavirus related claims?

A: Yes, provided the club is following the most up to date government and RFU guidance

Q: Are insurers comfortable that clubs will be covered if the appropriate guidance is followed?

A: The risks presented by the COVID-19 pandemic have been discussed with insurers and they are comfortable that cover is provided.

Q: Are the board of directors or management committee covered?

A: Yes, the club's board or committee are covered as described.

Q: Are all participants covered?

A: The club is protected under the liability insurance in respect of its liabilities should any participant contract the virus and claim against the club. This is the same as if the club received a claim from any member of the public attending the club. There is no direct cover (i.e. personal accident insurance) that a participant can claim against themselves if they contract the virus, although the RFU catastrophic accidental injury cover remains in force.

Q: Are top-up insurance policies necessary?

A: We are confident that the cover arranged by the RFU provides appropriate and adequate protection for clubs in respect of their liabilities arising from the risk of someone contracting Coronavirus.

Please note, the RFU insurance does not include property cover for the clubhouse or equipment, nor does it provide business interruption insurance. These can be arranged separately with Howden.

Premiership and Championship clubs should refer to their own insurance policies.

More general information relating to the insurance cover and other insurances that are available to clubs can be found at www.englandrugbyinsurance.co.uk

howden

