

RFU - TOURS INSURANCE

SPECIALLY DESIGNED INSURANCE COVER
FOR ALL RFU AUTHORISED RUGBY TOURS

POLICY SUMMARY

This policy is a short period travel insurance underwritten by Royal & Sun Alliance Insurance plc.

The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document which is available on request.

Other important information

The other important information section of this policy summary explains the following:

- How to make a claim.
- Compensation.
- Complaints.
- Premium and payments.
- Duration of your policy.
- Law and language applicable to the policy.

STANDARD FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
All Covers	
<p>Personal Accident</p> <p>Provides financial protection following accidental bodily injury, in the form of a lump sum payment if within two years of the accident an Insured Person:</p> <ul style="list-style-type: none">• Dies.• Loses a limb or eye.• Loses two limbs or two eyes or one of each.• Loses hearing in one or both ears.• Is left Permanently Totally Disabled from gainful employment of any and every kind. <p>Personal accident benefits (excluding playing and practicing which is covered and Insured by the RFU clubs compulsory scheme, full details of which are available at www.rfu.com/ManagingRugby/Insurance):</p> <ol style="list-style-type: none">1) Death: £50,000 (however for minors: limited to £10,000).2) Loss of one limb or eye: £50,000.3) Loss of 2 or more limbs or both eyes: £50,000.4) Permanent total disablement from gainful employment of any and every kind: £50,000.5) Permanent total loss of hearing.<ol style="list-style-type: none">a) In both ears: £50,000.b) In one ear: £12,500.	<ul style="list-style-type: none">• Playing, training or taking part in any match or official training session at any ground where the Insured club has arranged such a match or training session.• Travelling to or from an organised fixture by a common carrier licensed to carry passengers or air travel where such travel is part of an organised party, and in the case of referees also travelling by private motor vehicle.• Note: playing, practicing and travelling to or from organised fixtures is already covered and Insured by the RFU clubs compulsory scheme, full details of which details are available at: www.rfu.com/ManagingRugby/Insurance.• Committing or attempting to commit suicide.• Where the Insured Person is travelling against medical advice or has taken a drug unless it was taken on proper medical advice (and not for treatment of drug addiction).

<p>Medical and Emergency Travel Expenses</p> <ul style="list-style-type: none"> • Medical treatment prescribed by a medical practitioner, hospital and ambulance charges during the rugby tour. • Medical expenses incurred within three months of return to the United Kingdom up to a maximum of £50,000 • Dental expenses during the rugby tour following accidental bodily injury which cannot be deferred until the Insured Person returns to the United Kingdom. • Optical expenses during the rugby tour following accidental bodily injury. • Additional cost of travel, accommodation and rescue (including repatriation) of any Insured Person. • Additional cost of travel and accommodation of a relative or friend who has necessarily to travel to or remain with or escort the Insured Person. • In the event of death, transporting the body and their personal baggage back to the UK, and up to £5,000 in respect of funeral expenses. • Hospitalisation benefit. • Pregnancy or childbirth expenses are included but only if necessitated by <ul style="list-style-type: none"> a) bodily injury following an Accident or b) incurred for pregnancy related illness or complications requiring emergency treatment 	<ul style="list-style-type: none"> • The first £50 of each and every claim. • Any costs incurred in the Insured Person’s normal country of residence other than medical expenses incurred within three months of their return up to a maximum of £25,000 for in-patient treatment and £25,000 out-patient treatment • Where the Insured Person is travelling after having received a terminal prognosis from a Medical Practitioner • Where the Insured Person is travelling for the purpose of obtaining treatment. • Where the Insured Person is travelling against medical advice • Flying other than as a passenger in a multi-engined aircraft.
<p>Personal Baggage</p> <ul style="list-style-type: none"> • Provides cover for lost damaged stolen or destroyed personal baggage up to £2,500 • Cover includes delayed personal baggage lost for more than 12 hours, and after such time the Company will pay up to £250 towards the necessary cost of replacement clothing and toiletry items. 	<ul style="list-style-type: none"> • The first £50 of each and every claim, except where a claim is for delayed personal baggage. • More than 25% of the sum insured in respect of any one item • If a claim is made for delayed personal baggage and then such baggage turns out to be permanently lost, any claim paid for delayed personal baggage will be deducted from the final personal baggage claim. • If a claim is made for delayed personal baggage and delayed playing and training equipment as a result of the same incident, the total payable between the two sections shall be £250. • Contact lenses. • Any playing or training equipment (covered under its own section).
<p>Personal Money</p> <ul style="list-style-type: none"> • Provides cover up to £1,500 in the 72 hours immediately preceding the tour, and during the tour, for lost or stolen personal money or a credit card. 	<ul style="list-style-type: none"> • Use of a credit card by a member of the Insured Person’s family. • The first £50 of each and every claim. • Losses not reported to the police within 24 hours of discovery. • Losses from any vehicle unless at the time of the loss the personal money or credit card was in a locked glove box or a locked boot which is self-contained and separate from the passenger compartment. • Errors or omissions depreciation in value. • Detention by customs or other lawful officials.

<p>Travel Document Insurance</p> <p>Cover if during the tour overseas an Insured Person loses their passport visa travel tickets or other essential travel documents and incurs additional travel and accommodation expenses to enable them to obtain a replacement up to £1,000 per Insured Person</p>	<ul style="list-style-type: none"> Losses not reported to the consular representative of the relevant issuing country within 24 hours of discovery.
<p>Playing and Training Equipment</p> <ul style="list-style-type: none"> Provides cover for lost damaged stolen or destroyed playing or training equipment belonging to either: <ul style="list-style-type: none"> a) the Insured Club and then up to £2,500 or b) the Insured Person and then up to £1,000. <p>Cover includes delayed playing and training equipment lost for more than 12 hours, and after such time the company will pay up to £100 towards the necessary cost of purchasing replacement playing and training equipment.</p>	<ul style="list-style-type: none"> The first £50 of each and every claim, except where a claim is for delayed playing and training equipment. If a claim is made for delayed playing and training equipment and then such equipment turns out to be permanently lost, any claim paid for delayed playing and training equipment will be deducted from the final claim. If a claim is made for delayed playing and training equipment and delayed personal baggage as a result of the same incident, the total payable between the two sections shall be £250. Contact lenses. Any playing or training equipment whilst in use. Wear and tear, any process of cleaning.
<p>Cancellation Curtailment and Change of Itinerary</p> <ul style="list-style-type: none"> Cover for deposits advance payments and other charges for transport and accommodation which have been paid or will be payable and become forfeit under contract including in the case of Curtailment and Change of Itinerary additional cost of travel and accommodation necessary to return the Insured Person to the United Kingdom or to enable them to continue the tour. Any payment under Curtailment will be proportionate to the number of days lost. Cover applies to any cause outside the Insured Club's or Insured Person's control Up to £3,000 per Insured Person subject to a maximum of £25,000 in respect of all Insured Persons making a claim for the same event circumstance or incident. 	<ul style="list-style-type: none"> Disinclination to travel or the financial circumstances of any Insured Person. The Insured Club's or Insured Person's financial circumstances Regulations made by any Government or public authority Strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked

<p>Travel Delay</p> <ul style="list-style-type: none"> • If the departure of the ship or aircraft is delayed because of strike industrial action adverse weather conditions or mechanical breakdown the company will compensate the Insured Club for the inconvenience as follows: • £30 for a delay of at least 12 hours. • A further £20 for each additional 12 hours up to a maximum of £100 any one Insured Person. 	<ul style="list-style-type: none"> • Failure to check in according to the travel itinerary unless such failure was due to strike or industrial action. • Delay due to strike or industrial action which existed on or which advance notice had been given on or before the date on which the journey was booked. • The delay is due to the withdrawal from service temporarily or permanently of any ship or aircraft on the orders of or recommendations of any Port Authority or the Civil Aviation or similar body in any country
<p>Personal liability</p> <ul style="list-style-type: none"> • Cover for legal liability for damages arising from accidental bodily injury to any person. <p>or</p> <ul style="list-style-type: none"> • Loss of or damage to material property. <p>up to £2,000,000 in damages any one event</p>	<ul style="list-style-type: none"> • Insured Person’s profession trade or business • loss of or damage to any property which at any time of the Event giving rise to such legal liability is owned by or held in trust by the Insured Person or is in their custody or control • an incident between two or more players on the field of play
<p>Legal Expenses Insurance</p> <ul style="list-style-type: none"> • If an Insured Person sustains Injury during an Insured Journey the Insurer will pay to the Insured on behalf of the Insured Person. Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against the third party who has caused Injury 	
<p>Personal Security Specialist Expenses Insurance</p> <ul style="list-style-type: none"> • If during an Insured Journey an Insured Person becomes involved in a Life-threatening Situation the Insurer will reimburse the Insured Club in respect of the costs necessarily incurred to employ the services of the Insurer’s security services provider Drum Cussac in extricating the Insured Person from such Life-threatening Situation 	<ul style="list-style-type: none"> • the Life-threatening Situation being directly due to circumstances within the control of the Insured Club or the Insured Person • any fraudulent dishonest or criminal act of the Insured Club or the Insured Person

GENERAL CONDITIONS AND EXCLUSIONS

The following exclusions apply to the policy as a whole:

- Anyone over the age limit of 75 years (applies throughout the duration of the tour).
- The playing of rugby which is not within the rules regulations and laws of the appropriate governing body.
- Financial or Trade Sanctions (see below).
- War.
- Terrorism occasioned by any nuclear chemical or biological cause.

(see policy for full definition of war and terrorism)

FINANCIAL AND TRADE SANCTIONS

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so

would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

APPLICATION OF EXCESS

If any one incident or loss for any one Insured Person gives rise to a claim under more than one of the following Sections of the Policy the maximum amount the Insurer will deduct from the total of the claim for each Insured Person is £50

- Section 2 Medical and Emergency Travel Expenses
- Section 3 Personal Baggage
- Section 4A Personal Money
- Section 5 Playing and Training Equipment

YOUR RIGHT TO CANCEL

When the Insured Club purchase this insurance more than 30 days before the Departure Date, if having examined the policy documentation the Insured Club decide not to proceed with the insurance, they have up to 14 days to cancel it from the purchase date provided cancellation takes place prior to 30 days before the Departure Date.

To cancel please contact your broker who will assist you in arranging the cancellation of your policy.

OTHER IMPORTANT INFORMATION

How to make a claim

Should you wish to make a claim under your policy please call the insurer's claims helpline on 0845 0716 204, by email on glasgow.pattravelclaims@uk.rsagroup.com or by post to PA & Travel Claims, RSA, Alexander Bain House, 15 York Street, Glasgow, G2 8LA as soon as possible and within two months for medical expense claims. You must give them any information or help that they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy document.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

RSA	Financial Ombudsman Service
Customer Relations Team P O Box 255 Wyndham NR14 8DP	Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR

Premium and Payments

Premiums are inclusive of Insurance Premium Tax.

Duration of your policy

Duration of your policy: All policies are issued for the period as declared on the proposal form and agreed with the Insurer, and in any case no longer than 31 days.

Law and language applicable to the policy

Both you and the insurer may choose the law which applies to this contract. However, unless you and they agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

RSA

This product is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.