

# ENGLAND RUGBY INSURANCE



## Insurance for Affiliated Clubs

Insurance provided by the RFU covers all rugby activity as well as a wide range of social, fundraising and commercial ventures, for affiliate clubs at level 3 and below. This guidance note is designed to show you what is and what is not covered, as well as the activities that require a referral to your broker Howden.

### 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 (see below). If you are organising a larger event, you may need to refer to your insurance broker for confirmation.

**Please note:** if you are hiring out your facilities to a third party, your club is insured as the venue provider, as is the provision of any additional services, for example the running of a bar by your members or staff

To protect your interests, when hiring out your facilities to third party organisations you should seek to receive confirmation that Public Liability Insurances are in place and establish who is responsible for completing Risk Assessments.

### For example:

- Fates, fayres
- Bar-b-q's
- Quiz nights
- Club house
- Parties/disco's etc
- Car park rental
- Family fun days
- Weddings/funerals
- Temporary caravan site

### What is not covered?

- 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 climbing, horse riding, cycling or skiing

**Please note:** these activities are only excluded if your club is arranging them.

This exclusion would not apply if you are solely providing a venue for such activities (see What is covered? above)

### For example:

Flying	Gliding
Parachuting	Abseiling
Bungee jumping	Skydiving
Jet skiing	Sailing
Scuba diving	Canoeing
White water rafting	Powerboating
Quad biking	Motor sport
Soap box derbies	Motorcycling
Caving	Potholing
Pony trekking	Donkey derby
Snowboarding	Sledging
Assault course	Survival training
Inflatables/bouncy castles	

### What needs to be referred to your broker?

- 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
- Waterborne activities

### For example:

- Age group representative match
- County/divisional championship
- Funfair
- Bonfire party
- Music festival
- Fireworks
- Boat/raft racing

### If you are organising a big event, that requires a referral – your broker will be looking for:

- A valid risk assessment, demonstrating you have thought about the associated hazards and have plans in place to ensure the activity takes place as safely as possible

### If you need help:

Telephone the RFU Insurance Helpline on 0121 698 8001  
Email: [rfu@howdengroup.com](mailto:rfu@howdengroup.com)

If you are in any doubt please phone the rugby helpline number 0121 698 8001 or visit the insurance website [www.englandrugbyinsurance.co.uk](http://www.englandrugbyinsurance.co.uk)