

# 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 a 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:

- Fetes, 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 hiking, climbing, horse riding, cycling or skiing

**Please note:** these activities are only excluded if your club is organising 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 |

### 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
- Fireworks & Bonfire party
- Music festival
- 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@perkins-slade.com](mailto:rfu@perkins-slade.com)

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