

RFU Public Liability Insurance

All individuals involved with your club, either as administrators, coaches, officials, referees or players, should do everything reasonable to ensure they do not cause injury or financial loss to anyone or damage to anyone's property. If their actions do cause injury, loss or damage and 'negligence' can be proved, they become legally liable to pay compensation.

The RFU has arranged protection with RSA for **all RFU clubs in National League 1 and below, referees and officials**, which embraces a **wide range of activities, including social, fundraising and administrative** activities.

The Public Liability cover provides a limit of indemnity of £25m each and every claim, with an excess of £250 to be paid by your club in respect of property damage claims only. In addition, the cover includes:

- **Products Liability** - £25m limit of indemnity, each and every claim and per policy year
- **Abuse cover** - £15m limit of indemnity, each and every claim and per policy year
- **Legionellosis** - £15m limit of indemnity, each and every claim and per policy year
- **Legal defence costs** - £500,000 each and every claim and per policy year
- **Member to member cover**

Professional Indemnity insurance - cover is now included should a claim for compensation be made against you for **financial loss** allegedly caused by **negligent errors or omissions in advice** that you have provided. This includes **defamation** cover.