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19<sup>th</sup> July 2024

Dear Secretary,

### **INSURANCE COVER 2024**

As you are all aware the insurance premiums for 2024 are included as a benefit of Our League Active and there is no charge to Community Clubs for the insurance cover.

A significant amount of work has been undertaken again to secure Public Liability insurance for the Sport. We're pleased to confirm that cover has been renewed on the same basis, with the same insurer, who is looking to be a long-term partner of the game. As you are aware, 2024 saw major changes to regulation and laws relating to brain health. We knew this would not be easy, but we assured all that this was to protect the Sport for the long-term and this renewal is testament to not only those changes but how the Sport as a whole has adapted to them. For that reason, we thank you all for your hard work and dedication to this.

I have included below an explanation of the cover that is in place.

#### **Public Liability Insurance (including player to player cover)**

Insurer: AXA XL Insurance Company UK Limited  
Policy Number: 2052639/0  
Expiry Date: 14 July 2025

Public Liability Limit of Indemnity £10,000,000 any one claim  
Products Liability Limit of Indemnity £10,000,000 any one period of insurance

The public liability policy provides protection for:

- Clubs
- Leagues
- Players
- Committee Members
- Coaches and
- Volunteers (including First Aiders)

The Public Liability policy covers any Rugby League activity conducted by the club including sports and social activities directly connected with Rugby League and products supplied by the club. Cover also includes tenants' liability if you do not own your ground. Any clubs with separate Public Liability policies that do not undertake any non-Rugby League activities should contact Ian Roberts at Bartlett Insurance Brokers who can provide confirmation of cover to assist in providing evidence that the other policy is not necessary.

The policy terms and conditions remain unaltered from renewal.



RFL (Governing Body) Ltd  
Registered address:  
Red Hall, Red Hall Lane, Leeds, LS17  
8NB  
Registered No. 5835638

RFL is the trading name of The Rugby  
Football League Ltd which is wholly  
owned by RFL (Governing Body) Ltd.  
Registered address: Red Hall, Red Hall  
Lane, Leeds, LS17 8NB  
Registered No. 3845473

## Player to Player cover

Limit of indemnity is £2,000,000 in the aggregate for all claims under the policy in any one period of insurance.

The RFL have once again **included** Player to Player Liability cover. This covers the liability of one player for injury caused to another player during a match or whilst training. It also insures the liability of coaches and match officials for player injuries arising during playing/training.

The cover responds to the cost of any damages arising from a claim and the often-substantial costs of a legal defence in the courts.

It should be noted that the “player to player” policy would exclude any deliberate acts as these are not insurable.

## **Personal Accident**

Insurer: Aviva Insurance Limited  
Policy Number: 100733142GPA  
Expiry Date: 30 April 2025

This policy covers Accidental Death and Permanent Total Disablement from any occupation and as such only provides cover for catastrophic injuries. The benefit levels are highlighted in the tables below. In addition, there are additional benefits also listed below.

**TABLE 1: Summary of Mandatory Personal Accident Benefits**

<b><u>Benefit</u></b>	<b><u>2024/25 Benefit</u></b>
<b>Accidental Death</b>	£50,000 (16 and over)
	£20,000 (under 16)
<b>Permanent total disablement from any gainful occupation for which they are fitted by way of training, education or experience</b>	£250,000
<b>Permanent loss of sight in one eye*</b>	£50,000
<b>Loss of use of one or more limbs</b>	£50,000
<b>Permanent and total loss of speech</b>	£50,000
<b>Permanent and total loss of hearing in both ears</b>	£50,000
<b>Permanent and total loss of hearing in one ear</b>	£20,000
<b>Loss of Major Internal Organ</b>	£100,000
<b>Additional benefit in the event of Paraplegia</b>	£75,000
<b>Additional benefit in the event of Quadriplegia</b>	£125,000

\* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident

<b><u>Additional Benefits</u></b>	<b><u>2024/25 Additional Benefit</u></b>	
<b>Broken Bones – legs, foot, collar, arms, skull, hips, jaw and/or cheek</b>	£500	
<b>Childcare expenses</b>	£400 per month (£5,000 max)	
<b>Dental &amp; Optical expenses</b>	£2,000	
<b>Facial Disfigurement</b>	<b>1-5 cm scar</b>	<b>£1,250</b>
	<b>5-10cm scar</b>	<b>£2,500</b>
	<b>+10cm</b>	<b>£5,000</b>
	<b>Maximum per person</b>	<b>£10,000</b>
<b>Home and Workplace Alteration expenses</b>	£25,000	
<b>Physiotherapy</b>	£500	
<b>Snapped/Ruptured Achilles, Tendon or Cruciate Ligament</b>	£500	
<b>Primary Dislocation – kneecap, elbow, shoulder or hip</b>	£500	

### ***Death by Natural Causes***

Insurer: Pulse Insurance Limited

Policy Number: 300222012

Expiry Date: 30 April 2025

A death occurring during a game is more likely to be a result of natural causes than from an accident, and the claims experience bears this out. Each of these have resulted in a benefit payment being made under the relevant death by natural causes policies.

**TABLE 2: Summary of Mandatory Death by Natural Causes Benefits**

<b><u>Benefit</u></b>	<b><u>2024 Benefit</u></b>
<b>Death (not caused by accident)</b>	£25,000 (18 and over)
	£10,000 (under 18)

We are aware that some Clubs require proof of Public Liability insurance to secure facilities so please email [competitions@rfl.co.uk](mailto:competitions@rfl.co.uk) and we will send you a copy.

Yours sincerely



**Kelly Barrett**  
**Head of Delivery Community Game Competitions**