

Risk Trading Practice



# Rugby Club Tour Insurance

Proposal

# Summary of Cover

An essential part of organising a rugby club tour at home or overseas is to arrange adequate insurance for members of the touring party. This document provides an outline of the cover arranged by Marsh on behalf of the Rugby Football Union, along with a Proposal Form for completion by the Tour Organiser.

## Section 1 - Personal Accident

Personal Accident Benefits (excluding playing and practising which is covered by the RFU clubs compulsory scheme).

Death or Permanent Total Loss of one or more limbs, or eye(s).

Permanent Total Loss of hearing (both ears).

Permanent Total Disablement from gainful employment of any and every kind.

} £20,000

Note: Death Benefit limited to £5,000 for persons under the age of 18.

## Section 2 - Medical Expenses

Limit of Indemnity £5,000,000

**Medical Expenses** (arising from sickness or bodily injury including playing & practising).

**Emergency Travel Expenses** of injured/sick insured person, and transport and accommodation expenses of a tour member, relative or friend (or medical attendant) remaining or travelling with injured/sick person.

**Emergency Dental Treatment** is also included (ie relief of pain only).

**Hospital Benefit** of £25 per 24 hour period spent as an in-patient in hospital (max £1,000).

A £25 excess will apply for each and every claim per Insured Person.

## Sections 3, 4 & 5 - Personal Baggage, Personal Money, Playing & Training Equipment

Personal Baggage (loss or damage to personal effects etc.) £2,000

limit for any one article £500

Money (loss of cash, currency, travellers cheques, tickets, etc.) £500

limit for cash £250

Playing kit (belonging to Insured Club) £1,500

Playing kit (belonging to each Insured Person) £500

Loss of Passport £250

Essential expenditure on Personal Property & Kit lost or mislaid for 24 hours or more during a journey £150

A £25 excess will apply for each and every claim for Personal Baggage/Playing kit and in respect of each and every claim for Personal Money for each Insured Person.

## Section 6 - Cancellation, Curtailment and Change of Itinerary

A. Irrecoverable loss of deposits and charges paid in advance up to £3,000 due to necessary and unavoidable cancellation or curtailment by the Insured Person due to:

1. Death, injury or illness of an Insured Person, or their spouse or relative.
2. Jury service, witness attendance, redundancy, quarantine, etc.

A £25 excess will apply for each and every claim per Insured Person.

B. Irrecoverable loss of deposits and charges paid in advance up to £3,000 per person (limited to £15,000 per tour party) due to necessary and unavoidable cancellation of the entire trip for reasons outside the control of the Insured Club.

## Section 7 - Travel Delay

Benefits are payable in respect of travel delay of the ship or aircraft on which the Insured Club are due to travel by strike, industrial action, adverse weather conditions or mechanical breakdown as follows:-

1. £20 for the first full 12 hours delay, £10 per 12 hours thereafter up to a maximum of £60, or
2. Irrecoverable deposits or charges in event of cancellation of the insured journey as a direct result of Travel Delay exceeding 24 hours up to £3,000 per person or £15,000 per tour party. (Benefits cannot be paid under both this section and section 6.)

## Section 8 - Personal Liability

Legal Liability to third parties for accidental injury or damage to property arising during the period of the tour, including playing and training activities. Limit of Indemnity £1,000,000.

Cover excludes claims arising as a direct result of an incident between two or more players on the field of play.

## General Information

The above is a summary of benefits only. For a full policy wording please contact Marsh.

Cover excludes persons over 75 years of age. Special application should be made in this instance.

Any claim resulting from date recognition systems failure is excluded.

This policy is designed to accompany the RFU Compulsory Accidental Death & Permanent Disability Insurance Scheme. Teams who do not have cover under this scheme can arrange "one match insurance" by contacting Royal and sunAlliance.

# Tour Insurance Proposal

Name and address to which confirmation of cover is to be sent

Name

Address

Postcode

Daytime Telephone

Name of touring team(s)

Tour commencement date

Return date

Country(ies) to be visited

Number of persons in party

Does everybody in the tour party require this insurance?

Yes

No

If No, please attach a list of the names of those to be covered

Number of Adults

Number of Children

## Premiums

Per person (player or non-player) including Insurance Premium Tax, Period of Tour not exceeding (both days inclusive):

	Europe		Worldwide		UK	
2 days	£6.60	(£5.10)	-		£5.20	(£4.10)
5 days	£11.20	(£8.10)	£18.05	(£12.20)	£8.80	(£6.50)
8 days	£14.20	(£9.15)	£22.30	(£15.20)	£11.35	(£7.30)
11 days	£16.50	(£10.73)	£26.00	(£16.90)	£13.00	(£8.45)
15 days	£19.30	(£12.70)	£32.00	(£21.30)	£15.20	(£10.15)
19 days	£24.00	(£15.60)	£38.50	(£25.03)	£19.00	(£12.35)
23 days	£28.40	(£18.25)	£44.65	(£29.40)	£22.75	(£14.60)
31 days	£35.50	(£24.35)	£57.85	(£37.55)	£28.40	(£19.50)

Rates in brackets apply to children 17 years and under.

All cheques should be made payable to 'Royal and SunAlliance' and sent with this completed proposal form to the address overleaf. Please note that a minimum premium of £25 applies.

It is recommended that cover is effected as far in advance as possible to obtain full benefit under Section 6.

## Declaration

We wish to insure in accordance with the terms of the contract arranged by Marsh with Royal & SunAlliance Insurance plc and enclose a cheque in the sum of £..... We hereby warrant that the above statements and this declaration are fully and truly made and that all persons to be insured are, to the best of our belief and knowledge, in good health and that all rugby matches will be played within the Rules of the Game approved by the RFU. We hereby agree that this declaration shall form the basis of the contract so far as the tour party is concerned.

Signature of Tour Organiser

Date



RFU TOURS  
Royal and Sunalliance  
Bespoke Direct Team  
200 St Vincent Street  
Glasgow, G2 5ST

t: 0845 678 0070  
e: [enterprise.mailbox@uk.royalsun.com](mailto:enterprise.mailbox@uk.royalsun.com)

[www.marsh.co.uk](http://www.marsh.co.uk)

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