

Personal Accident - Community Game

Policyholder	Rugby Football League
Insurer	Aviva Insurance Limited
Policy Number	25155889 ECA
Period of Insurance	01/05/2019 to 30/04/2020

Cover

Accidental bodily injury to the person(s) insured, which occurs during the operative period and results in death or disablement.

Group Benefits

Category A Description

1. Any member of a Participating Club which:
 - (i) has paid the appropriate subscription; or
 - (ii) conforms with the Group Policyholders' rules regarding payment of the subscriptions inclusive of insurance premium to the Group Policyholder.
2. Members of a non Participating Club. (These may be included at the discretion of the Group Policyholder)

Benefits

Benefit	Benefit amount (£)
Death	50,000
Permanent Total Disablement	250,000 (Any Fitted)
Permanent Disabling Injuries	50,000

Category B Description

Coaches and Officials (including referees and touch judges) of the Group Policyholder

Benefits

Benefit	Benefit amount (£)
Death	50,000
Permanent Total Disablement	250,000 (Any Fitted)
Permanent Disabling Injuries	50,000

Category C Description

Any member of the England, Scotland, Ireland or Wales Representative sides who:

- (i) has paid the appropriate subscription;
- (ii) or conforms with the Group Policyholders' rules regarding payment of the subscriptions inclusive of insurance premium to the Group Policyholder.

Benefits

Benefit	Benefit amount (£)
Death	50,000
Permanent Total Disablement	250,000 (Any Fitted)
Permanent Disabling Injuries	50,000
Temporary Total Disablement – Benefit Period - 104 weeks, Deferment Period - 7 days	200 per week

Additional Limits of Liability

Maximum benefit per insured person:

Maximum Weekly Benefit - £200

Death or permanent disabling injuries - £250,000

Maximum death benefit per Child - £20,000

Effective Time DefinitionsCategory A

- a) Whilst participating in matches under the auspices of the Group Policyholder;
- b) Whilst engaging in training or practice under the auspices of the Group Policyholder;
- c) Whilst travelling for the purpose of participation directly to or from such matches, training or practice

Category B

- a) Whilst accompanying teams as described in Categories A1 and A2;
- b) Whilst attending matches or training sessions in their official capacity;
- c) Whilst performing official Group Policyholder, Participating Club and/or Rugby League Coach Education Programme duties, including travelling to and from such duties.

Category C

- a) Whilst participating in matches under the auspices of the Group Policyholder;
- b) Whilst engaging in training or practice under the auspices of the Group Policyholder;
- c) Whilst travelling for the purpose of participation directly to or from such matches, training or practice

Principal Exclusions (please see policy for full details)

- Suicide or intentional self injury
- Bodily injury to any insured person aged 80 years or over.
- Piloting of aircraft
- Serving as a member of the Armed Forces
- War in the United Kingdom or country of domicile or journey to a territory where war has commenced
- Sickness or disease
- Repetitive strain or psychological or psychiatric condition other than Post Traumatic Stress Disorder following bodily injury