

## Public/Products Liability

Policyholder	RFL (Governing Body) Ltd and Subsidiary Companies
Insurer	AXA XL Insurance Company UK Limited
Policy Number	1987095/0
Period of Insurance	15 July 2022 to 14 July 2023

### Public/Products Liability

#### Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the business.

#### Limits of Indemnity

Public Liability any one occurrence (£): 10,000,000

An inner limit of £2,000,000 applies in respect to claims arising from Abuse

#### Principal Exclusions (please see policy for full details)

- Asbestos
- Contractual Liability
- Deliberate acts
- Electronic data recognition
- Fines, penalties and liquidated damages
- Indemnity to doctors
- Non-Rugby League activities
- Pollution unless caused by a sudden identifiable and accidental occurrence. In the USA/Canada pollution is excluded completely. An aggregate limit of £5,000,000 applies in respect of pollution claims.
- Punitive or exemplary damages
- Use of heat equipment away from the premises

**Extensions** (please see policy for full details)

- Accidental Libel or Slander - all sums which the Insured becomes legally liable to pay as damages. Subject to an aggregate limit of £1,000,000 included as part of and not in addition to the overall limit of cover. This extension is on a Claims Made basis and therefore applies only to claims first made against the Insured and reported to the Insurer during the period of insurance or within 30 days of the expiry of such period of insurance
- Environmental liability - limit £50,000 each Pollution Condition and in the aggregate. This extension is written on a claims made basis and applies to claims made on or after 1 February 2010.
- Health & Safety at Work Act defence costs
- Indemnity to Principals
- Manslaughter defence costs
- Residual employers' liability

**Terms and Conditions** (please see policy for full details)

- USA/Canada - Limit of indemnity is cost inclusive
- USA/Canada – Pollution exclusion

**Definitions**

- Territorial Limits – Worldwide

**General Clauses/Information****Endorsements** (please see policy for full details)

- **Who Is Insured**

The policy indemnifies the committee for the time being of the RFL and Affiliated Leagues and Associations and all subsidiary companies including Member Clubs of the RFL and Associate Member Clubs of the RFL all as detailed in the policy document.

At the request of the RFL the Insurers will also indemnify, in terms of Public and Products Liability, the following:

- Touch, Tag and Masters Leagues
- Try Tag Rugby Ltd
- Try Tag Rugby Yorkshire Ltd
- TTR Franchising Ltd
- All Try Tag Rugby Franchisees and Licensees

**Terms and Conditions** (please see policy for full details)

- Claims - it is essential that Insurers are advised immediately you become aware of a claim, or circumstances which could give rise to a claim. Failure to comply could mean that a claim is not insured.