

RFU Insurances for Public Liability and Procedures Clubs are required to follow

Several Seasons ago, your Executive negotiated with the RFU for our Clubs to be included in the basket of liability products offered to Levels 5 and below. At that time this was through Marsh UK. This has been taken over by Howdens based in Birmingham and they have produced a more manageable model to work with for the Clubs with a dedicated web site and easy to understand information.

For your assistance please note that the insurances provided are as follows:

- Club public liability
- Directors and officers liability
- Club referees and coaches liability
- Clubs employer liability
- Legal liability for clubs and officials for player-to-player incidents
- Directors and Officers liability for clubs

I refer to these in all my pre-season communications to bring you up to date prior to the start of the season.

For a few years now, I have also been responsible for the insurances for Stourbridge with our own Broker. In the run up to the major events such as our Bonfire and Firework Display or our May Lunch which both have large numbers of attendees, I have to discuss procedures with Howdens to seek approval that our Risk Assessments and the Display Contractors Risk Assessments are satisfactory. This takes some time to complete and I have been requested by the Executive to set this process out to assist you when making your own applications in the future

How many of you out there are aware that, if you have a Club event where you are expecting more than 1,000 attendees or more than 2,000 attendees at a Rugby Festival, you must advise Howdens beforehand? They will ask detailed questions of you and your Risk Assessments, before they can confirm that you are insured for any legal liabilities that may arise from the event.

All this takes time. For the Stourbridge events, we had to provide the Risk Assessments provided to us by the Firework Display Company, their Public Liability certificate and proof of payment of the premium. In addition, we had to supply our own Risk Assessment, together with an up to date H&SE policy for the Club which has to demonstrate that we had plans in place that ensures that the event could proceed safely.



With this in mind I would advise that you plan early, get your paperwork in order and sent to Howdens to enable them to have the time to ask you relevant questions or to clarify issues that need a resolution before they can confirm that you will be covered.

Some examples of events that may require our Clubs to open a dialogue with Howdens:

- Any rugby match/festival where you are expecting more than 2,000 spectators
- Any social/commercial activity which the club is organising and which is likely to attract more than 1,000 participants
- Waterborne activities
- Age group representative match
- County/Divisional Championship games
- Funfair
- Bonfire party
- Music festival
- Fireworks
- Boat/raft racing

In my recent discussions with Howdens please be aware that the Market is unfavourable to events where bouncy castles are involved due to the increase in incidents involving these.

We all know that insurance is a bit of a dry subject, but an important one. If you have any issues that you need clarification on please email me with it in the first instance and I will try and find an answer for you.

Peter Thompson

Treasurer

RFU NCA Rugby

5th February 2019



Some useful Links and Notes

Howdens Dedicated Insurance Web Site

<http://englandrugbyinsurance.co.uk/>

Details of what is covered

<http://englandrugbyinsurance.co.uk/uploads/documents/englandrugbyinsurance//RFU-Insurance-for-Affiliated-Clubs.pdf>

Bonfires and Fireworks Displays

<http://englandrugbyinsurance.co.uk/uploads/documents/englandrugbyinsurance//RFU-Bonfire-and-Fireworks-Displays-Guidance-v2.pdf>

I would download these documents and keep them with your Events Files for future use. In addition it would be prudent to pass copies to your H&S Officer

Risk Assessments

Please also note that the RFU and Howdens have recently added the following link that will assist you with preparing your own Risk Assessments

<http://www.englandrugbyinsurance.co.uk/risk-assessment>

RFU Insurance Helpline 0121 698 8001

Email: rfu@howdengroup.com