

# RFU - TOURS INSURANCE

SPECIALLY DESIGNED INSURANCE COVER  
FOR ALL RFU AUTHORISED RUGBY TOURS



# POLICY SUMMARY

This policy is a short period travel insurance, arranged by Marsh and underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document which is available on request.

## Other important information

The other important information section of this policy summary explains the following:

- how to make a claim
- compensation
- complaints
- premium and payments
- duration of your policy.

STANDARD FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
<b>All covers</b>	
<b>Personal accident</b> Provides financial protection following accidental bodily injury, in the form of a lump sum payment if within two years of the accident an insured person: <ul style="list-style-type: none"><li>• dies</li><li>• loses a limb or eye</li><li>• loses two limbs or two eyes or one of each</li><li>• loses hearing in one or both ears</li><li>• is left permanently and totally disabled from gainful employment of any and every kind.</li></ul> Personal accident benefits (excluding playing and practicing which is covered and insured by the RFU clubs compulsory scheme, full details of which are available at <a href="http://www.rfu.com/ManagingRugby/Insurance">www.rfu.com/ManagingRugby/Insurance</a> ): <ol style="list-style-type: none"><li>1) death - £50,000</li><li>2) loss of one limb or eye - £50,000</li><li>3) loss of 2 or more limbs or both eyes - £50,000</li><li>4) permanent total disablement from gainful employment of any and every kind - £50,000</li><li>5) permanent total loss of hearing<ol style="list-style-type: none"><li>a) in both ears - £50,000</li><li>b) in one ear - £12,500</li></ol></li></ol>	<ul style="list-style-type: none"><li>• Playing, training or taking part in any match or official training session at any ground where the insured club has arranged such a match or training session. NB: playing and practising is already covered and insured by the RFU clubs compulsory scheme, full details of which details are available at <a href="http://www.rfu.com/ManagingRugby/Insurance">www.rfu.com/ManagingRugby/Insurance</a></li><li>• Travelling to or from an organised fixture by a common carrier licensed to carry passengers or air travel where such travel is part of an organised party, and in the case of referees also travelling by private motor vehicle</li><li>• Committing or attempting to commit suicide</li><li>• Where the insured person is travelling against medical advice or has taken a drug unless it was taken on proper medical advice (and not for treatment of drug addiction).</li></ul>

<p><b>Medical and emergency travel expenses</b></p> <ul style="list-style-type: none"> <li>• Medical treatment prescribed by a medical practitioner, hospital and ambulance charges during the rugby tour</li> <li>• Medical expenses incurred within three months of return to the United Kingdom up to a maximum of £25,000</li> <li>• Dental expenses during the rugby tour following accidental bodily injury which cannot be deferred until the insured person returns to the United Kingdom</li> <li>• Optical expenses during the rugby tour following accidental bodily injury</li> <li>• Additional cost of travel, accommodation and rescue (including repatriation) of any insured person</li> <li>• Additional cost of travel and accommodation of a relative or friend who has necessarily to travel to or remain with or escort the insured person</li> <li>• In the event of death, transporting the body and their personal baggage back to the UK, and up to £2,500 in respect of funeral expenses</li> <li>• Hospitalisation benefit.</li> </ul>	<ul style="list-style-type: none"> <li>• The first £50 of each and every claim</li> <li>• Any costs incurred in the insured person's normal country of residence other than medical expenses incurred within three months of their return up to maximum of £25,000</li> <li>• Pregnancy or childbirth (however, cover does apply for emergency treatment incurred within the first 28 weeks of pregnancy)</li> <li>• Any pre-existing health defect or infirmity or condition for which the insured person was receiving treatment in the twelve months before the rugby tour</li> <li>• Where the insured person is travelling against medical advice or has taken a drug unless it was taken on proper medical advice (and not for treatment of drug addiction)</li> <li>• Flying other than as a passenger in a multi-engined aircraft.</li> </ul>
<p><b>Personal baggage</b></p> <ul style="list-style-type: none"> <li>• Provides cover for lost damaged stolen or destroyed personal baggage up to £2,500 less an amount for wear and tear. A single article limit of £625 applies in respect of any one item</li> <li>• Cover includes delayed personal baggage lost for more than 12 hours, and after such time the Company will pay up to £250 towards the necessary cost of replacement clothing and toiletry items.</li> </ul>	<ul style="list-style-type: none"> <li>• The first £50 of each and every claim, except where a claim is for delayed personal baggage</li> <li>• If a claim is made for delayed personal baggage and then such baggage turns out to be permanently lost, any claim paid for delayed personal baggage will be deducted from the final personal baggage claim</li> <li>• If a claim is made for delayed personal baggage and delayed playing and training equipment as a result of the same incident, the total payable between the two sections shall be £250</li> <li>• Contact lenses</li> <li>• Any playing or training equipment (covered under its own section)</li> <li>• Any other sports equipment whilst in use</li> <li>• Any process of cleaning.</li> </ul>
<p><b>Personal money</b></p> <ul style="list-style-type: none"> <li>• Provides cover up to £1,000 in the 72 hours immediately preceeding the tour, and during the tour, for lost or stolen personal money or a credit card.</li> </ul>	<ul style="list-style-type: none"> <li>• Use of a credit card by a member of the insured person's family</li> <li>• The first £50 of each and every claim</li> <li>• Losses not reported to the police within 24 hours of discovery</li> <li>• Losses from any vehicle unless at the time of the loss the personal money or credit card was in a locked glove box or a locked boot which is self contained and separate from the passenger compartment</li> <li>• Losses above £500 unless the amount exceeding £500 relates to travellers cheques</li> <li>• Errors or omissions depreciation in value</li> <li>• Detention by customs or other lawful officials.</li> </ul>



<p><b>Passport indemnity</b></p> <ul style="list-style-type: none"> <li>• Cover if during the tour overseas an insured person loses their passport and incurs additional travel and accommodation expenses to enable them to obtain a replacement</li> </ul>	<ul style="list-style-type: none"> <li>• Losses not reported to the consular representative of the relevant issuing country within 24 hours of discovery</li> </ul>
<p><b>Playing and training equipment</b></p> <ul style="list-style-type: none"> <li>• Provides cover for lost damaged stolen or destroyed playing or training equipment belonging to either             <ol style="list-style-type: none"> <li>a) the insured club and then up to £1,500 or</li> <li>b) the insured person and then up to £500 less an amount for wear and tear. A single article limit of £625 applies in respect of any one item</li> </ol> </li> </ul> <p>Cover includes delayed playing and training equipment lost for more than 12 hours, and after such time the company will pay up to £250 towards the necessary cost of purchasing replacement playing and training equipment.</p>	<ul style="list-style-type: none"> <li>• The first £50 of each and every claim, except where a claim is for delayed playing and training equipment</li> <li>• If a claim is made for delayed playing and training equipment and then such equipment turns out to be permanently lost, any claim paid for delayed playing and training equipment will be deducted from the final claim</li> <li>• If a claim is made for delayed playing and training equipment and delayed personal baggage as a result of the same incident, the total payable between the two sections shall be £250</li> <li>• Contact lenses</li> <li>• Any playing or training equipment whilst in use</li> <li>• Wear and tear, any process of cleaning.</li> </ul>
<p><b>Cancellation curtailment and change of itinerary</b></p> <ul style="list-style-type: none"> <li>• Cover for deposits advance payments and other charges for transport and accommodation which have been paid or will be payable and become forfeit under contract including in the case of curtailment and change of itinerary additional cost of travel and accommodation necessary to return the insured person to the United Kingdom or to enable them to continue the tour. Any payment under curtailment will be proportionate to the number of days lost. Cover applies for specified perils – please refer to the policy for a full list but cover includes:             <ol style="list-style-type: none"> <li>a) Accidental bodily injury or illness or death of the insured person or a relative</li> <li>b) The insured person becoming redundant</li> <li>c) The insured person's home being rendered uninhabitable following accidental damage or the Insured Person being required by the police to stay or return home following theft at their home or place of business</li> <li>d) The insured person being delayed or cancelling due to terrorism volcano or other named peril</li> <li>e) Outright cancellation of the tour by the insured club due to any cause outside of their control</li> </ol> </li> </ul> <p>Up to £3,000 per insured person subject to a maximum of £25,000 in respect of all insured persons making a claim for the same event circumstance or incident</p>	<ul style="list-style-type: none"> <li>• The first £50 of each and every claim</li> <li>• Failure to check in according to the travel itinerary unless such failure was due to strike or industrial action</li> <li>• Disinclination to travel or the financial circumstances of any insured person</li> <li>• Any claim for cancellation or curtailment of the tour or withdrawal of an insured person by order of the insured club team or union except where due to injury or illness</li> <li>• Any infirmity or condition requiring treatment in the twelve months preceding the tour</li> <li>• Any recurring chronic or continuing condition in respect of any insured person participating in Rugby Union Football during the tour</li> <li>• Redundancy notified to the insured person or of which warning had been given on or before the date on which this insurance was accepted</li> <li>• Committing or attempting to commit suicide</li> <li>• Being pregnant unless the pregnancy involves unforeseen medical complications arising more than twelve weeks before the expected date of confinement which necessitates cancellation curtailment or change of itinerary</li> </ul>

<b>Travel delay</b> <ul style="list-style-type: none"> <li>• If the departure of the ship or aircraft is delayed because of strike industrial action adverse weather conditions or mechanical breakdown the company will compensate the insured club for the inconvenience as follows:</li> <li>• £20 for a delay of at least 12 hours</li> <li>• A further £10 for each additional 12 hours up to a maximum of £60 any one insured person</li> </ul>	<ul style="list-style-type: none"> <li>• Failure to check in according to the travel itinerary unless such failure was due to strike or industrial action</li> <li>• Delay due to strike or industrial action which existed on or which advance notice had been given on or before the date on which the journey was booked</li> </ul>
<b>Personal liability</b> <ul style="list-style-type: none"> <li>• Cover for legal liability for damages arising from accidental bodily injury to any person</li> </ul> or <ul style="list-style-type: none"> <li>• Loss of or damage to material property</li> <li>• up to £2,000,000 in damages any one event</li> </ul>	

## GENERAL CONDITIONS AND EXCLUSIONS

The following exclusions apply to the policy as a whole:

- anyone over the age limit of 75 years (applies throughout the duration of the tour)
- the playing of rugby which is not within the rules regulations and laws of the appropriate governing body
- war
- terrorism occasioned by any nuclear chemical or biological cause.

(see policy for full definition of war and terrorism)

The insurer may cancel this policy against terrorism prior to the departure date by giving seven days notice to the insured club at the club's registered address. Where the departure date has passed and the insured journey has commenced cover will not be cancelled.

## INSURER DETAILS

Insurer: Royal & Sun Alliance Insurance plc (No. 93792)  
Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL  
Main Business: Insurance Company  
Royal & Sun Alliance is authorised and regulated by the Financial Services Authority.

## OTHER IMPORTANT INFORMATION

### How to make a claim

Should you wish to make a claim under your policy please call the insurer's claims helpline on 0845 0716 204, by email on [glasgow.pattravelclaims@uk.rsagroup.com](mailto:glasgow.pattravelclaims@uk.rsagroup.com) or by post to PA & Travel Claims, RSA, Alexander Bain House, 15 York Street, Glasgow, G2 8LA as soon as possible and within two months for medical expense claims. You must give them any information or help that they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy document.

## COMPENSATION

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

## COMPLAINTS

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, please contact your regular Marsh contact. Alternatively you may write to: Head of Quality, Marsh Ltd, Tower Place, London, EC3R 5BU. We will tell you what we will do to resolve your concerns and how long it will take. .

If Marsh cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action is not affected.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

## PREMIUMS AND PAYMENTS

Premiums are inclusive of Insurance Premium Tax.

Duration of your policy

All policies are issued for the period as declared on the proposal form and agreed with the Insurer, and in any case no longer than 31 days.

## LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and the insurer may choose the law which applies to this contract. However, unless you and they agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

## RSA

Royal & Sun Alliance Insurance plc, St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL, is authorised and regulated by the Financial Services Authority. Registration number is 202323. Their permitted business is as an insurance company and they are authorised to arrange and provide you with their own insurance contracts. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.



## ABOUT MARSH

Marsh, a global leader in insurance broking and risk management, teams with its clients to define, design, and deliver innovative industry-specific solutions that help them protect their future and thrive. It has approximately 25,000 colleagues who collaborate to provide advice and transactional capabilities to clients in over 100 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global team of professional services companies offering clients advice and solutions in the areas of risk, strategy and human capital. With 52,000 employees worldwide and annual revenue exceeding \$10 billion, Marsh & McLennan Companies is also the parent company of Guy Carpenter, a global leader in providing risk and reinsurance intermediary services; Mercer, a global leader in human resource consulting and related services; and Oliver Wyman, a global leader in

## FOR FURTHER INFORMATION CONTACT:

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Haywards Heath, West Sussex, RH16 3SY

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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