

**THE BRITISH AMATEUR RUGBY LEAGUE ASSOCIATION
SUMMARY OF INSURANCE – 2009 / 10**

Group Personal Accident

Policyholder

The British Amateur Rugby League Association (including the National Youth League and the Secretary for the time being of each Participating Club affiliated to the British Amateur Rugby League Association).

Cover

Accidental Bodily Injury arising during the Effective Time within the period of insurance.

Definitions

Accident / Accidental means a sudden violent external and identifiable event that happens by chance and could not have been expected.

Bodily Injury means an injury to an Insured Person which happens whilst the policy is in force and is caused only by an Accident; and which on its own leads to death, disablement, within twenty four months of the accident.

Insured Person means any member of a participating club, coaches and officials (including referees and touch judges) and members of international, county and other representative squads and officials.

Effective Time means whilst participating in matches; whilst engaging in training or practice and whilst travelling to or from such matches, training or practice.

Permanent Total Disablement ('Any Occupation') means Permanent Disabling Injury which results in the Insured Person's inability to perform or give attention to any gainful occupation for which an Insured Person is fitted by way of training, education or experience.

Permanent Total Disablement ('Usual Occupation') means Permanent Disabling Injury which results in the Insured Person's inability to perform or give attention to their usual occupation.

Benefits

Benefit Type	Benefit Amount (over 16)	Benefit Amount (under 16)
Death	£50,000	£7,500
Permanent Total Disablement (Any Occupation)	£210,000	£210,000
Permanent Total Disablement (Usual Occupation)	£50,000	£50,000
Loss of Limb(s)	£50,000	£50,000
Permanent Loss of Sight in one eye*	£50,000	£50,000
Loss of Speech	£50,000	£50,000
Loss of Hearing	£50,000	£50,000

* The benefit is doubled in the event of loss of sight in both eyes resulting from the same incident.

Principal Exclusions

- Aerial pursuits or sports
- Being a full-time member of the Armed Forces
- Travelling by motor cycle, motor scooter or similar vehicle
- Pregnancy, childbirth, miscarriage or abortion – but not complications of these
- Sickness or disease

Group Temporary Life Assurance

Cover

The death from natural causes of an Assured Person if it occurs during the period of assurance

Benefits

Benefit Type	Benefit Amount (over 16)	Benefit Amount (under 16)
Death	£25,000	£7,500

Principal Exclusions

No claim payable if the deceased Assured Person

- Has been medically advised not to participate in Rugby League

- Has been given a terminal prognosis
- Has past his / her 50th birthday, or
- Death is caused directly or indirectly as a result of bodily injury by accidental violent external and visible means
- Death is caused by Nuclear, Chemical or Biological Terrorism.

Public Liability

Cover

Legal liability to pay as damages to any person in respect of accidental Bodily Injury or Damage to material property or Trespass, Nuisance or Obstruction occurring during the Period of Insurance within the Territorial Limits and arising in connection with the Business.

Territorial Limits

Anywhere in the world

Limit of Indemnity

£10,000,000 any one occurrence

Excess

£100 in respect of third party property damage

Principal Exclusions

- Terrorism
- Asbestos
- Employers Liability
- Medical Malpractice and Treatment
- Use of Heat Equipment Away From Premises
- Sports Activity (i.e. player to player liability)
- Electronic Date Recognition Clause