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1 July 2025

TO WHOM IT MAY CONCERN

Dear Sirs

Liability Insurance

We act as insurance brokers to The Welsh Rugby Union Ltd & Subsidiary Companies, and are hereby pleased to confirm that we have arranged insurance cover on behalf of our client, details of which are as follows:

Insured: Clubs affiliated to the Welsh Rugby Union and members for the time being of affiliated clubs

Policy Period: 1 July 2025 to 30 June 2026

Combined Liability – Primary

Insurer: Liberty

Policy Number: 1000340690-05

Insured: The Welsh Rugby Union Ltd & Subsidiary Companies

	Limit of Indemnity	
Public Liability	GBP 10,000,000	any one Occurrence
Products Liability (Personal Injury and/or Property Damage caused by the Insured's Products)	GBP 10,000,000	any one aggregate for the Occurrence Period of Insurance and in the
Pollution Liability (Personal Injury and/or Property Damage caused by Pollution or Contamination)	GBP 10,000,000	any one aggregate for the Occurrence Period of Insurance
Employers' Liability	GBP 10,000,000	any one Occurrence
Employers' Liability arising directly or indirectly from asbestos	GBP 5,000,000	any one Occurrence
Employers' Liability arising directly or indirectly from Terrorism	GBP 10,000,000	any one Occurrence as more fully described in the Endorsement

Excess Combined Liability: £15m xs £10m

Insurer: Aspen

Policy Number: I0AEWGT23B0V (PL) I0AEWGT23A0V (EL)

Insured: Welsh Rugby Union Limited And/Or Associated And/Or Subsidiary Companies And/Or
Affiliated Bodies And/Or Organisations
Cardiff Blues Limited And/Or Associated And/Or Subsidiary Companies
WRU Gwent Region Ltd, WRU Gwent Rugby Ltd And WRU Gwent Stadium Ltd
Ospreys International Group Ltd And/Or Subsidiary Companies
Scarlets Regional Limited And/Or Associated And/Or Subsidiary Companies

Disclaimer

The document upon which this information has been based has been prepared to meet the specific requirements of our client and is supplied to you at their request. It has not been prepared for, and may not meet your own requirements. You should therefore take such steps as you consider necessary to satisfy yourselves that your own requirements have been met, and should not rely on this information as doing so. Should the above be cancelled, assigned or changed during the stated policy period no obligation to inform any third party is accepted by the undersigned or Howden Insurance Brokers Ltd.

Yours faithfully

D Williams

Sports Department