

The Welsh Rugby Union Limited &/or Principality Stadium Limited 2024/25 Season

Community Game
Personal Accident Insurance



Period of Insurance 1st July 2024 to 30th June 2025
POLICY NUMBER 100741528GPA

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policy Number: 100741528GPA **Agency Number:** 2819099
Agent: Howden UK Group Limited
Policyholder: The Welsh Rugby Union Limited and / or Principality Stadium Limited
Postal Address: Principality Stadium
Westgate Street Cardiff
Postcode: CF10 1NS

Period of Insurance: 1st July 2024 To 30th June 2025
Renewal Date: 1st July 2025
Business Description: Rugby Union Property Owners and Event Organisers

SCHEDULE 1 COMMUNITY GAME

Category:	Insured Persons:
A	PLAYING MEMBERS & WELSH RUGBY UNION QUALIFIED COACHES AGED 16 – 75
B	PLAYING MEMBERS AGED UNDER 16
C	NON PLAYING OFFICIALS AND STEWARDS
D	WELSH RUGBY UNION QUALIFIED REFEREES OR NOMINATED PERSONS AGED 14-75
E	WELSH RUGBY UNION BOARD COMMITTEE MEMBERS TOUR OFFICIALS ACCOMPANYING SPOUSES PARTNERS AND DEPENDANT CHILDREN
F	ACCOMPANYING SPOUSES & PARTNERS OF CATEGORY E
G	DEPENDANT CHILDREN OF CATEGORY E

H	ALL PLAYERS OF ANY WELSH RUGBY UNION AFFILIATED BODY OR REPRESENTATIVE TEAM
I	PLAYERS REPRESENTING A SANCTIONED SCRATCH TEAM AGED 16-75
J	PLAYING MEMBERS AND WRU QUALIFIED COACHES AND PARTICIPATION OFFICERS OF THE WRU STREET STARS INITIATIVE

Category:	Operative Time
A	<p>Whilst participating at any official training sessions, practice matches or matches on behalf of the Insured Club at Club, or Country level</p> <p>Whilst participating as a touch judge in any such activities.</p> <p>Whilst travelling directly to or from such activities as defined within "Travel".</p>
B	<p>Whilst participating at any official training sessions, practice matches or matches on behalf of the Insured Club at Club, or Country level.</p> <p>Whilst participating as a touch judge in any such activities.</p> <p>Whilst travelling directly to or from such activities as defined within "Travel".</p>
C	<p>Whilst at any ground or premises for official activities of the Insured Club.</p> <p>Whilst travelling directly to or from such activities as defined within "Travel".</p>
D	<p>Whilst officiating at Welsh Rugby Union sanctioned matches including internationals</p> <p>Whilst refereeing Rugby Union Football in any official practice match or match or participating in a training session organised by the Welsh Rugby Union or Welsh District Rugby Union or by an Insured Club</p> <p>Whilst at any ground or premises for the purposes of such match practice, match or training session organised by the Welsh Rugby Union or Welsh District Union or by an Insured Club.</p> <p>Whilst participating as a touch judge in any such activities.</p> <p>Whilst travelling to or from such activities as defined within "Travel".</p>
E	<p>Whilst on the business of The Welsh Rugby Union</p> <p>Whilst travelling on an Insured Journey commencing from the time the Insured Person leaves his home or if later his place of business continuing during the entire period of the journey and terminating at the time of return to his home or if earlier his place of business</p>
F	As per Category E
G	As per Category E
H	Whilst travelling on an Insured Journey commencing from the time the Insured Person leaves his home or if later his place of business continuing during the entire period of the journey and terminating at the time of return to his home or if earlier his place of business
I	<p>Whilst participating at any or Scratch Team match on behalf of an Insured Club.</p> <p>Matches shall include representing a Scratch Team as defined in the Policy</p> <p>Whilst at any ground or premises for the purposes of such match practice or training session on behalf of the Insured Scratch Team</p> <p>Whilst participating as a touch judge in any such activities</p> <p>Whilst travelling directly to or from such activities as defined within "Travel"</p>
J	Whilst participating at any WRU Street Stars training sessions, practice matches or matches and whilst at any ground or premises for the purposes of such match practice or training session

Benefits					
Accidental Bodily Injury resulting in:	Category A	Category B	Category C	Category D	Category E
Death	£250,000	£25,000	£100,000	£250,000	£100,000
Loss of Sight in one eye	£50,000	£50,000	£50,000	£50,000	£50,000
Loss of Sight in both eyes	£100,000	£100,000	£100,000	£100,000	£100,000
Loss of Speech	£100,000	£100,000	£100,000	£100,000	£100,000
Loss of Hearing in one ear	£50,000	£50,000	£50,000	£50,000	£50,000
Loss of Hearing in both ears	£100,000	£100,000	£100,000	£100,000	£100,000
Loss of Limb(s)	£100,000	£100,000	£100,000	£100,000	£100,000
Permanent Total Disablement (PTD) Every and Any Occupation	£1,000,000	£1,000,000	£100,000	£1,000,000	£100,000
Paraplegia	£200,000	£200,000	Not Insured	£200,000	Not Insured
Hemiplegia	£300,000	£300,000	Not Insured	£300,000	Not Insured
Quadriplegia/Tetraplegia	£500,000	£500,000	Not Insured	£500,000	Not Insured
Temporary Total Disablement (TTD)				£250	
Excess Period	Not insured	Not Insured	Not Insured	7 Days	Not Insured
Benefit Period				52 weeks	
Hospitalisation Benefit Period	£25 per day Up to 10 days	£25 per day Up to 10 days	£25 per day Up to 10 days	£25 per day Up to 10 days	£25 per day Up to 10 days

Benefits				
Accidental Bodily Injury resulting in:	Category F	Category G	Category H	Category I
Death	£50,000	£7,500	£250,000	£250,000
Loss of Sight in one eye	£25,000	£25,000	£50,000	£50,000
Loss of Sight in both eyes	£50,000	£50,000	£100,000	£100,000
Loss of Speech	£100,000	£100,000	£100,000	£100,000
Loss of Hearing in one ear	£25,000	£25,000	£50,000	£50,000
Loss of Hearing in both ears	£50,000	£50,000	£100,000	£100,000
Loss of Limb(s)	£50,000	£50,000	£100,000	£100,000
Permanent Total Disablement (PTD) Every and Any Occupation	£50,000	£50,000	£1,000,000	£1,000,000
Paraplegia	Not Insured	Not Insured	£200,000	£200,000
Hemiplegia	Not Insured	Not Insured	£300,000	£300,000
Quadriplegia/Tetraplegia	Not Insured	Not Insured	£500,000	£500,000
Temporary Total Disablement (TTD)	Not Insured	Not Insured	Not Insured	Not Insured
Hospitalisation Benefit Period	£25 per day Up to 10 days	£25 per day Up to 10 days	£25 per day Up to 10 days	£25 per day Up to 10 days

Benefits	
Accidental Bodily Injury resulting in:	Category J
Death Members 17 Years and under	£250,000
Death Members 16 Years and under	£25,000
Loss of Sight in one eye	£50,000
Loss of Sight in both eyes	£100,000
Loss of Speech	£100,000
Loss of Hearing in one ear	£50,000
Loss of Hearing in both ears	£100,000
Loss of Limb(s)	£100,000
Permanent Total Disablement (PTD) Every and Any Occupation	£1,000,000
Paraplegia	£200,000
Hemiplegia	£300,000
Quadriplegia/ Tetraplegia	£500,000
Temporary Total Disablement (TTD)	Not Insured
Hospitalisation Benefit Period	£25 per day Up to 10 days

Maximum Benefit Any One Insured Person	
Death and Capital Sums:	£1,100,000
Temporary Total Disablement:	£250 per week

Maximum Accumulation Limits	
Any one Aircraft:	£25,000,000
Any one Accident:	£25,000,000

WRU Community 'Walking Rugby' Players

In respect of participants of 'Walking Rugby' who are 80 years and over, it is hereby noted and agreed that the maximum age limit under the policy will not apply. For these participants, Personal Accident cover will be restricted to Accidental Death only.

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