



Royal & Sun Alliance Insurance Ltd
22 Bishopsgate
London
EC2N 4BQ

Directors and Officers Liability Policy Schedule

This Policy (including this Policy Schedule which forms part of the Policy) is a legal contract. Please examine it thoroughly to ensure it meets your requirements. If it does not, please inform your insurer adviser immediately.

PLEASE READ THE ENTIRE POLICY CAREFULLY

Item 1. Policyholder Name:

Affiliated Clubs, Teams and Groups of the Rugby Football Union

Agent Name and Address:

Howden UK Group Ltd
Tricorn House, 51-53 Hagley Rd, Birmingham B16 8TP

Policy Number DR18773A

Item 2. Policy Period:

From 1st August 2023 To 30th June 2024

Both days inclusive

Item 3:

Item 4. Limit of Liability in the aggregate for:

- | | | | |
|-----|-----|-------------------|---|
| (a) | GBP | <u>10,000,000</u> | all Claims first made during the Policy Period (including Defence Costs) |
| (b) | GBP | <u>5,000,000</u> | Claims for Pollution first made during the Policy Period (Defence Costs only) |
| (c) | GBP | <u>10,000,000</u> | Claims for Pollution first made during the Policy Period (shareholder action) |

Item 5. Retention:

A. Retention - (World-Wide Excluding North America)

In respect of all **Claims** other than **North American Claims**:

- (i) the cover provided to each **Insured Person** under sub-section I.A. and I.D. is subject to a **Retention** of GBP 0 provided that the total **Retention** in respect of any **Claim** or **Investigation** shall not exceed GBP 0 and
- (ii) the cover provided to the **Company** under sub-sections I.B. and I.C. is subject to a **Retention** of GBP 0

B. Retention - (North America)

In respect of all **North American Claims**:

- (i) the cover provided to each **Insured Person** under sub-section I.A. and I.D. is subject to a **Retention** of USD 0 provided that the total **Retention** in respect of any **Claim** or **Investigation** shall not exceed USD 0 and
- (ii) the cover provided to the **Company** under sub-sections I.B. and C. is subject to a **Retention** of USD 0

Item 6: Original Inception Date: 1st August 2006

Item 7. Endorsements Effective at Inception:

Endorsement No.1
PROFESSIONAL SERVICES EXCLUSION

The **Insurer** shall not be liable for **Loss** directly or indirectly based on, arising out of or in any way involving any breach of professional duty to a client, customer or other third party who relies on advice, design, specification or other professional services provided by or on behalf of the **Insured** however this Exclusion shall not apply to any **Claim** made against an **Insured Person** based on or arising from any allegation of a failure to monitor, appoint or supervise those who perform or are intended to perform professional services or a management decision relating to the business of the **Insured**.

Endorsement No.2
NORTH AMERICAN EXCLUSION

Exclusion A 7 is hereby deleted and of no effect.

The **Insurer** shall not be liable for **Loss** directly or indirectly based on, arising out of or in any way involving:

- A. any **North American Claim**;
- B. the actual or attempted enforcement, upholding or registration against the **Insured** by any arbitrator tribunal or court outside **North America** of any damages or other monetary awards, orders, judgements or negotiated settlements, claimant's costs and expenses and other costs and expenses connected with or arising out of any **North American Claim**; or
- C. any **Claim** brought against the **Insured** as a consequence of the operations of any branch or subsidiary company or **Outside Entity** in **North America**.

Endorsement No.3
INNER AGGREGATE LIMIT PER CLUB

It is hereby noted and agreed that in respect of any **Claim** in respect of any single club listed in Schedule A below the **Insurers** liability shall be limited to £2,000,000 in all forming part of and not in addition to the overall **Limit of Indemnity**.

Endorsement No.4
AMENDED DEFINITION OF CLAIM

The following is added to the definition of **Claim**:

- 6. proceedings brought against any **Insured Person** during the **Policy Period** by any **Official Body** seeking:
 - (a) extradition of an **Insured Person** where the allegations from which the extradition proceedings result arise from a **Wrongful Act** by reason of his acting in the capacity of a **Director or Officer**
 - (b) confiscation, assumption or ownership and control, suspension or freezing of rights of ownership of real property or personal assets of any **Insured Person**;
 - (c) a charge over real property or personal assets of such **Insured Person**;
 - (d) a temporary or permanent prohibition on such **Insured Person** from performing the function of a director or officer of the **Company**;
 - (e) restriction of such **Insured Person's** liberty to a specified domestic residence or an **Official Detention**;
 - (f) deportation of an **Insured Person** following revocation of otherwise proper, current and valid immigration status for any reason other than an **Insured Person's** conviction of a crime.

Endorsement No.5
AMENDED DISCOVERY PERIOD

If the **Policyholder** declines to renew this **Policy** or the **Insurer** declines to offer any terms for renewal of this **Policy** either the **Insured Persons** or the **Policyholder** shall be entitled to elect a **Discovery Period** on the terms set out below. The offer of renewal terms and conditions or premiums different from those in effect prior to renewal shall not constitute the Insurer declining to renew.

The terms of the **Discovery Period** shall be 12 months for one hundred per cent. (100%) of that part of the Full Annual Premium payable in respect of this **Policy**.

Full Annual Premium means the annual premium payable by the **Policyholder**, including any additional premium which becomes payable immediately prior to the expiry of the **Policy Period** in question.

The application to elect any **Discovery Period** must be received by the Insurer within 15 days from the expiry of the **Policy Period**, and payment of the premium, if applicable, must be made within 30 days of the same date (such premium being non-refundable). For the avoidance of doubt, any time delay between the expiry of the **Policy Period** and the election of any **Discovery Period** shall be part of and not in addition to the **Discovery Period** elected.

If a **Merger** takes place, the **Policyholder** shall not be entitled to purchase a **Discovery Period** on the terms set out above. The **Policyholder** within 15 days of the expiry of the **Policy Period** may request a quote from the **Insurer** of a longer **Discovery Period**. The **Insurer** shall consider such request and may, at its absolute discretion, offer a **Discovery Period** on such terms as the **Insurer** may reasonably consider appropriate.

During the 15 day application period referred to above and during any **Discovery Period** and without prejudice to sub-section IV.A.2. Claims Notification, the **Insured Persons** and the **Policyholder** may continue to notify **Claims** to the **Insurer** but only in respect of **Wrongful Acts** committed prior to the expiry of the **Policy Period**.

Endorsement No.6 **CIVIL FINES AND PENALTIES**

This **Policy** will pay any civil fine or penalty imposed upon an **Insured Person** by any United Kingdom regulator, disciplinary body, criminal authority, government body, government agency, official trade body or any other body that is empowered by United Kingdom statute to investigate the affairs of an **Insured**, as a direct result of such person acting in their capacity as an **Insured Person** unless that civil fine or penalty is deemed uninsurable under United Kingdom law.

Endorsement No.7 **CRISIS & REGULATORY EVENT**

The **Insurer** shall pay reasonable costs (including but not limited to lawyers' and agents' fees) and expenses (other than regular or overtime wages, salaries, fees or benefits of the **Insured Persons** or **Employees** of the **Company**) incurred with its prior written consent in respect of fees necessarily incurred by the **Insured** to employ the services of an external public relations consultant, crisis management firm or law firm solely to provide guidance to minimise or limit adverse publicity which is anticipated which may otherwise develop into a **Claim** or **Investigation**.

The **Insurer** shall not unreasonably withhold its consent to the incurring of costs and expenses under this Extension.

The maximum liability of the **Insurer** during the **Policy Period** under this Extension shall be £250,000 which shall form part of and not be in addition to the **Limit of Liability**.

Endorsement No.8 **DEPRIVATION OF ASSETS**

The **Insurer** shall be liable for Deprivation of Asset Expenses and other expenses (other than regular or overtime wages, salaries, fees or benefits of the **Insured Persons** or **Employees** of the **Company**) in excess of the applicable **Retention** under Insuring Clauses I. A. Directors & Officers Liability Coverage or I. B. Company Reimbursement Coverage incurred with its prior written consent.

The maximum liability of the **Insurer** during the **Policy Period** under this Extension shall be £250,000 which shall form part of and not be in addition to the **Limit of Liability**.

For the purposes of this extension Deprivation of Assets Expenses shall mean the payment of the following services directly to the provider of such services in the event of an interim or interlocutory order confiscating or suspending rights of ownership over personal assets or real property of the **Insured Persons** during the **Policy Period**:

- (a) Schooling
- (b) Housing
- (c) Utilities
- (d) Personal Insurances

Such expenses shall only be payable provided a personal allowance has been directed by the court to meet such payments and such personal allowance has been exhausted.

Endorsement No.9 **POLLUTION EXCLUSION AMENDED**

Exclusion A3 is amended to read as follows:

3. Pollution

directly or indirectly based on, arising out of, or in any way involving any direction or request that the **Company** or the **Insured Persons** test for, monitor, clean up, remove, contain, treat, detoxify or neutralise

Pollutants, or any voluntary decision to do so provided that this exclusion shall not apply insofar as such **Loss** is covered by Insuring Clause I.F. Pollution.

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Insuring Clause I F is amended to read as follows:

F. Pollution

The **Insurer** shall pay Loss on behalf of the **Insured Persons**, subject to the aggregate limit specified in the **Policy Schedule** (such limit being part of and not in addition to the **Limit of Liability**) in respect of civil proceedings brought by any shareholder or bondholder of the **Company**, either directly or derivatively, alleging loss in the value of the share capital of the **Company** by reason of **Pollution** of any kind which results from a **Wrongful Act**, unless on or before the **Original Inception Date** any Insured or any employee of the **Company** whose responsibilities include environmental control or compliance knew or should reasonably have foreseen that a situation or circumstance existed which could have given rise to a **Claim** against the **Company** or any **Insured Person**.

Endorsement No.10

AMENDED BODILY INJURY / PROPERTY DAMAGE EXCLUSION

Exclusion 1 is amended to read as follows:

Exclusion 1

The **Insurer** shall not be liable for **Loss**:

1. Bodily Injury
for bodily injury, mental anguish or emotional distress, illness, disease or death of any person, or damage to or destruction of any tangible property including loss of use thereof, except where;
 - (a) Mental Anguish or Emotional Distress
this exclusion shall not apply in relation to any actual or alleged mental anguish or emotional distress caused by an **Insured Person** in their capacity as a **Director** or **Officer** against a past, present or prospective employee or non-executive **Director** of the **Company** for any **Employment Wrongful Act**; and
 - (b) Corporate Killing or Manslaughter
the **Insurer** shall provide cover in respect of that part of **Loss** which relates to **Defence Costs** only incurred in respect of any criminal proceedings, including those for corporate killing or manslaughter (or other similar criminal offence in any jurisdiction in which the **Company** operates) resulting from a **Wrongful Act** or **Investigation**;
 - (c) Non-Indemnifiable Loss
the **Company** has not provided indemnity.

Endorsement No.11

CYBER RISKS ENDORSEMENT – AFFIRMATIVE LANGUAGE

Loss (which is otherwise covered by an Insuring Agreement and not specifically excluded by the Policy or any endorsement) due to a **Cyber Act** or **Cyber Incident** will be payable subject to all of the terms, conditions, warranties, endorsements, and exclusions of this **Policy**.

Definitions

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **Company** or any other party.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident means:

- 1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- 1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Loss (as defined in the **Policy** to which this endorsement is attached)

Endorsement No.12

DEFINITION OF INSURED/INSURED PERSON

Insured is deemed to include the following:-

- i) Any Affiliated Club of the Rugby Football Union as per the attached Memorandum A
- ii) Any Club which is established as an Affiliated Club of the Rugby Football Union during the current **Policy Period**
- iii) Any Club which would ordinarily be deemed an Affiliated Club of the Rugby Football Union under Affiliation rules not appearing in Memorandum A.

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

iv) Any Member of The Rugby Football Referees Union, Federated Referees Societies or Referee Society.

Notwithstanding the above, it is expressly agreed and understood that cover shall not be extended to any Club which was during the **Policy Period**, is during the **Policy Period** or becomes a member of the following league(s) governed by the Rugby Football Union:

- a) The RFU Gallagher Premiership
- b) The RFU Greene King IPA Championship

It is hereby noted and agreed that Definitions E Insured Persons is deleted and replaced as follows :

Insured Persons means any natural person who was, is, or becomes during the **Policy Period**, a **Director** or **Officer** or Trustee.

| | | |
|--------------------------------------|------------------------------------|-------------------------------------|
| Bodmin RFC | Vigo RFC | Kendal RFC |
| Bude RFC | Westcombe Park RFC | Keswick RFC |
| Camborne RFC Ltd | Whitstable RFC | Kirkby Lonsdale RFC |
| Camborne School of Mines RFC | Chiddingstone Badgers RFC | Millom RUFC |
| Camelford RFC | Cliffe Crusaders RFC | Moresby RUFC |
| Falmouth RFC | Coutts & Co | Penrith RFC |
| Hayle RFC | Crofton Albion RFC | Silloth RUFC |
| Helston RFC | Kent County Police RFC | St Benedicts RFC |
| Illogan Park RFC | Kent Fire & Rescue RFC | Upper Eden RUFC |
| Lankelly-Fowey RFC | Langley RFC | Whitehaven RFC |
| Launceston Rugby Club Limited | Metropolitan Police (Hayes) RFC | Wigton RFC |
| Liskeard-Looe RFC | Orpington RFC | Windermere RUFC |
| Newquay Hornets RFC | Penguin International RFC | Workington RFC |
| Penryn RFC | Royal Arsenal RFC | Ambleside RFC |
| Perranporth RFC | Samurai International RFC | Cumbria Constabulary RFC |
| Redruth Albany RFC | Weaving Warriors RFC | Gosforth Greengarth RUFC |
| Redruth RFC | Whitefoot Lane Warriors RFC | Netherhall RFC |
| Roseland RFC | Barnes RFC | Westmorland Barbarians RFC |
| Saltash RFC | Battersea Ironsides RFC | Barnard Castle RUFC |
| St Agnes RFC | Bec Old Boys RFC | Billingham RFC |
| St Austell RFC | Camberley RFC | Bishop Auckland R.U.F.C. |
| St Ives RFC (SouthWest) | Chipstead RFC | Blaydon RFC |
| St Just RFC | Chobham RFC | Consett & District RFC |
| Stithians RFC | Cobham Rugby Football Club Limited | Darlington Mowden Park RFC |
| Truro RFC | Cranleigh RFC | Darlington RFC |
| Veor RFC | Croydon RFC | Durham City RFC |
| Wadebridge Camels RFC | Dorking RFC | Gateshead RFC |
| Bolingey Barbarians RFC | Economicals RFC | Hartlepool B.B.O.B. |
| Coast to Coast RFC | Effingham & Leatherhead RFC | Hartlepool RFC |
| Cornwall Fire and Rescue Service RFC | Egham Hollowegians RFC | Hartlepool Rovers Football Club Ltd |
| Isles of Scilly RFC | Esher RFC | Horden and Peterlee RFC |
| Pirates Amateurs RFC | Farnham RUFC | Houghton RUFC |
| Barnstaple RFC | Guildford RFC | Jarroviaans RFC Ltd |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|----------------------------------|--------------------------------|---|
| Bideford RFC | Guildfordians RFC | Newton Aycliffe RUFC |
| Brixham RFC | Haslemere Community Rugby Club | Ryton RFC Ltd |
| Buckfastleigh Ramblers RFC | KCS Old Boys RFC | Seaham RUFC |
| Crediton RFC | Kingston RFC | Seaton Carew RUFC |
| Cullompton RFC | Law Society RFC | Sedgefield District RUFC |
| Dartmouth RFC | Lightwater RFC | South Shields RFC |
| Devonport HSOB RFC | London Irish Amateur RFC | South Shields Westoe RFC |
| Exeter Athletic RFC | London Irish Consortium | Stockton RFC |
| Exeter Saracens RFC | London Media RFC | Sunderland RFC |
| Exmouth RFC | Merton RFC | Washington RFC |
| Honiton RFC | Metropolitan Police RFC | West Hartlepool RFC |
| Ilfracombe RFC | Mitcham & Carshalton RUFC | West Hartlepool T.D.S.O.B. RFC |
| Ivybridge RFC | Old Amplefordians RFC | Winlaton Vulcans RFC |
| Kingsbridge RFC | Old Blues RFC | Yarm RUFC |
| New Cross RFC | Old Caterhamians RFC | Barnard Castle Schools OB's RFC |
| Newton Abbot RFC | Old Cranleigh RFC | Chester-Le-Street RFC |
| North Tawton RFC | Old Emanuel RFC | Collingwood College RFC |
| Okehampton RFC | Old Freemens RFC | Darlington Mowden Park Elizabethans RFC |
| Old Plymothian & Mannamedian RFC | Old Georgians RFC | Dolphins RFC |
| Old Technicians RFC | Old Glynionians RFC | Durham Constabulary RFC |
| Paignton RFC Limited | Old Haileyburians RFC | Durham Masonic RFC |
| Plymouth Albion RFC | Old Johnians RFC | George Stephenson College RFC |
| Plymouth Argaum RFC | Old Reigatian RFC | Grey College RFC |
| Plympton Victoria RFC | Old Rutlishians RFC | Hartlepool & District RFC |
| Plymstock Albion Oaks RFC | Old Suttonians RFC | Hatfield College RFC |
| Salcombe RFC | Old Tiffinians RFC | Hild-Bede College RFC |
| Sidmouth RFC | Old Tonbridgians RFC | John Snow College RFC |
| South Molton RFC | Old Walcountians RFC | Josephine Butler College RFC |
| St Columba & Torpoint RFC | Old Wellingtonians RFC | St Aidan's College RFC |
| Tamar Saracens RFC | Old Whitgiftian RFC | St Chad's College RFC |
| Tavistock RFC | Old Wimbledonians RFC | St Cuthbert's Society RFC |
| Teignmouth RFC | Purley John Fisher RFC | St John's College (Durham) RFC |
| Tiverton RFC | Racal Decca RFC | St Mary's College RFC |
| Topsham RFC | Raynes Park RFC | Teeside University |
| Torquay Athletic RFC | Reeds Weybridge RFC | Trevelyan College RFC |
| Torrington RFC | Reigate RFC | University College RFC |
| Totnes RFC | Richmond FC | Van Midert College RFC |
| Withycombe RFC | Rosslyn Park FC | West Hartlepool Amateur RFC |
| Devon Young Farmers RFC | Streatham-Croydon RFC | Yarm School Old Boys RFC |
| Exeter Engineers RFC | Sutton & Epsom RFC | Alnwick RUFC |
| JCF Sevens Rugby | Trinity RFC | Ashington Joint Welfare RFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|--------------------------------|-------------------------------------|-----------------------------|
| Plymouth and Exeter Medics RFC | Wandsworthians RFC | Berwick Upon Tweed RFC |
| Plymouth Dolphins RFC | Warlingham RFC | Blyth RFC |
| Plymouth Fijian RFC | Weybridge Vandals RFC | Gosforth RFC |
| Torbay Sharks RFC | Wimbledon RFC | Medicals RFC |
| Westcountry Wasps RFC | Woking RFC | Morpeth RFC |
| Amesbury RFC | Worth Old Boys RFC | Newcastle Ravens RFC |
| Blandford RFC | Accenture RFC | North Shields RFC |
| Boumemouth RFC | Arioch Crusaders RFC | Northern FC |
| Bradford-on-Avon RFC | Barbarian FC | Novocastrians RFC |
| Bridport RFC | Barclays RFC | Percy Park RFC |
| Calne RFC | British Police RFC | Ponteland RFC |
| Chippenham RFC | City Rugby Club | Prudhoe and Stocksfield RFC |
| Christchurch RFC | Deloitte RFC | Seghill RFC |
| Coleme RFC | Entertainers RFC | Tynedale RFC |
| Corsham RFC | Ernst & Young RFC | Wallsend RFC |
| Cricklade RFC | Horley RFC | West End RFC |
| Devizes RFC | Insurance Offices RFU | Whitley Bay Rockcliff RFC |
| Dorchester RFC | JP Morgan RFC | Border Park RFC |
| East Dorset Dockers RFC | Kew Occasionals RFC | HMS Calliope |
| Lytchett Minster RFC | KPMG RFC | Northumbria Police RFC |
| Marlborough RFC | London Irish Women RFC | RAF Boulmer RFC |
| Melksham RFC | Old Leysian FC | Team Northumbria |
| Minety RFC | Old Oundelians RFC | West Tynedale RFC |
| North Dorset RFC | Pacific Islanders Rugby Club | Acklam RUFC |
| Oakmeadians RFC | PriceWaterhouseCoopers RFC | Aireborough RUFC |
| Pewsey Vale RFC | Project Turn-Over RFC | Baildon RUFC |
| Poole RFC | Saxons RFC | Barnsley RUFC |
| Puddletown RFC | South Godstone RFC | Beverley RUFC |
| Royal Wootton Bassett RFC | Standard Chartered Bank RFC | BP RUFC |
| Salisbury RFC | Surrey Police | Bradford & Bingley RFC |
| Sherborne RFC | The London Stags RFC | Bradford Salem RFC |
| Supermarine RFC | University of the Creative Arts RFC | Bramley Phoenix RFC |
| Sutton Benger RFC | Barns Green RFC | Bridlington RUFC |
| Swanage & Wareham RFC | Bognor RFC | Burley RFC |
| Swindon College Old Boys RFC | Brighton RFC | Castleford RUFC |
| Swindon RFC | Brighton Serpents RFC | Cleckheaton RUFC |
| Trowbridge RFC | Burgess Hill RFC | Dinnington RFC |
| Warminster RFC | Chichester RFC | Doncaster Phoenix RUFC |
| Westbury RFC | Crawley RFC | Driffild RUFC |
| Weymouth & Portland RFC | Crowborough RFC | Goole RFC |
| Wheatsheaf Cabin Crew RFC | Ditchling RFC | Guisborough RUFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|---|------------------------------|------------------------------|
| Wimborne RFC | East Grinstead RFC Ltd | Halifax RUFC |
| 14 Regiment/Royal School of Artillery | Eastbourne RFC | Halifax Vandals RUFC |
| RAF Boscombe Down | Hastings & Bexhill RFC | Hallamshire RUFC |
| RAF Lyneham RFC | Haywards Heath RFC | Harrogate Pythons RUFC |
| Aldbourn Dabchicks RFC | Heathfield & Waldron RFC | Harrogate RFC |
| Anglo-European College Of Chiropractors RFC | Hellingly RFC | Heath RUFC |
| Canford Cygnets RFC | Holbrook RFC | Hemsworth RUFC |
| Compeed Marlborough Nomads 7s | Horsham RUFC | Hessle RUFC |
| Dorset Police RFC | Hove RFC | Hornsea RUFC |
| Frome Valley Lions RFC | Lewes RFC | Huddersfield Laund Hill RUFC |
| Green Gazelles Rugby Club | Littlehampton RFC | Huddersfield RUFC |
| Guys Marsh Barbarians RFC | Midhurst RFC | Hull Ionians RFC |
| Milton Abbey Hornets RFC | Newick RFC | Hull RUFC |
| Nationwide (Swindon) RFC | Plumpton RFC | Hullensians RUFC |
| Portland Phoenix | Pulborough RFC | Ilkley RFC |
| Sherborne Pilgrims RFC | Rye RFC | Keighley RUFC |
| Wiltshire Fire Brigade | Seaford RFC | Knaresborough RUFC |
| Wiltshire Police RFC | Shoreham RFC | Knottingley RUFC |
| Aretians RFC | St Francis RFC | Leeds Corinthians RUFC |
| Ashley Down Old Boys RFC | St Leonards Cinque Ports RFC | Leeds Medics & Dentists RFC |
| Avonmouth Old Boys RFC | Steyning RFC | Leeds Modernians RFC |
| Barton Hill RFC | Sussex Police RFC | Leeds RUFC |
| Berry Hill RFC | Uckfield RFC | Leodiensian RUFC |
| Bishopston RFC | Worthing RFC | Malton and Norton RUFC |
| Bream RFC | Brighton & Sussex Medics | Marist RUFC |
| Bristol Aeroplane Co. RFC | Eastbourne Stags | Middlesbrough RUFC |
| Bristol Bears Women | The Wanderers (PSW) Club RFC | Moortown RUFC Ltd |
| Bristol Saracens RFC | Bedford Athletic RFC | Morley RFC |
| Broad Plain RFC | Bedford Swifts RUFC | Mosborough RUFC |
| Brockworth RFC | Biggleswade RUFC | Nestle Rowntree RUFC |
| Cainscross RFC | Brackley RUFC | North Ribblesdale RFC |
| Cheltenham Civil Service RFC | Bugbrooke RUFC | Northallerton RUFC |
| Cheltenham North RFC | Corby RFC | Old Brodleians RUFC |
| Cheltenham RFC | Daventry RFC | Old Crossleyans RUFC |
| Cheltenham Saracens RFC | Deepings RUFC | Old Grovians RUFC |
| Chipping Sodbury RFC | Dunstablians RFC | Old Otlisians RUFC Ltd |
| Chosen Hill Former Pupils RFC | Huntingdon & District RFC | Old Rishworthian RUFC |
| Cinderford RFC | Kempston RFC | Ossett RUFC |
| Cirencester RFC | Kettering RFC | Otley RFC |
| Cleve RFC | Leighton Buzzard RFC | Pocklington RUFC |
| Clifton RFC | Long Buckby RFC | Pontefract RUFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|--------------------------------------|------------------------------|----------------------------|
| Coney Hill RFC | Luton RFC | Redcar RUFC |
| Cotham Park RFC | Northampton BBOB RFC | Richmondshire RUFC |
| Dings Crusaders RFC | Northampton Casuals RFC | Ripon RUFC Ltd. |
| Drybrook RFC | Northampton Heathens RFC | Rotherham Phoenix RUFC |
| Dursley RFC Limited | Northampton Mens Own RFC | Rotherham RUFC |
| Fairford RFC | Northampton Old Scouts RFC | Roundhegians RFC |
| Frampton Cotterell RFC | Old Northamptonians RFC | Sandal RFC |
| Gloucester Old Boys RFC | Oundle RFC | Scarborough RFC |
| Gordon League RFC | Peterborough Lions RUFC | Selby RUFC |
| Hardwicke & Quedgeley Harlequins RFC | Peterborough RUFC | Sheffield Oaks RUFC |
| Hucclecote RFC | Queens RUFC | Sheffield RUFC |
| Kingswood RFC | Rushden & Higham RUFC | Sheffield Tigers RUFC |
| Longlevens RFC | Sharnbrook & Colworth RFC | Skipton RFC |
| Lydney RFC | St Ives (Midlands) | South Yorkshire Police RFC |
| Matson RFC | St Neots RUFC | Stanley Rodillians RUFC |
| Minchinhampton RFC | Stewarts & Lloyds RFC | Stocksbridge RFC |
| Newent RFC | Stockwood Park RFC | Thirsk RFC |
| North Bristol RFC | Thorney RUFC | Thornensians RUFC |
| Norton RFC | Towcestrians RFC | Wath Upon Deame RUFC |
| Old Bristolians RFC | Wellingborough O. G's RFC | Wensleydale RFC |
| Old Centralians RFC | Wellingborough RFC | West Leeds RUFC |
| Old Colstonians RFC | Bedfordshire Police RFC | West Park Leeds RUFC |
| Old Cryptians RFC | Cambridgeshire Police RFC | Wetherby RFC |
| Old Elizabethans RFC | Northampton Outlaws RFC | Wharfedale RUFC |
| Old Patesians RFC | Northamptonshire Police RFC | Wheatley Hills RUFC |
| Old Richians RFC | Old Bedfordians RFC | Whitby RUFC |
| Painswick RFC | Vauxhall Motors RUFC | Wibsey RUFC |
| Smiths Rugby | Aldeburgh Rugby Club | Withemsea RUFC |
| Southmead RFC | Beccles RUFC | Wortley RUFC |
| Spartans (Gloucester) RFC | Brightlingsea RFC | Yarnbury RFC |
| St Brendan's O.B. RFC | Bury St Edmunds RUFC | York RI RFC |
| St Mary's Old Boys RFC | Cantabrigian RFC | York RUFC |
| Stow-on-the-Wold & District RFC | Colchester RFC | Isle of Axholme Rugby |
| Stroud RFC | Cottenham Renegades RFC | Bumble Bees RUFC |
| Tewkesbury RFC | Crusaders RFC | England Police RUFC |
| Thornbury RFC | Dereham RFC | Garforth RUFC |
| United Bristol Hospitals RFC | Diss RFC | Hull Roundheads RUFC |
| Westbury-on-Severn RFC | Ely RFC | Leeds Trinity |
| Whitehall RFC | Fakenham RFC | Maltby RUFC |
| Widden Old Boys RFC | Felixstowe RFC | Rossington Hornets RFC |
| Wotton RFC | Great Yarmouth-Broadland RFC | Rotherham Clifton RFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|---|--|--|
| 7 Bamboos RFC | Hadleigh RFC | Sheffield Engineers RFC |
| Bristol Bisons RFC | Harwich & Dovercourt RFC | Sheffield Vulcans RUFC |
| Bristol Dockers RFC | Haverhill and District RFC | South Yorkshire Veterans RFC |
| Gloucester All Blues RFC | Holt RFC | The Leeds Hunters RFC |
| Gloucestershire Constabulary RFC | Ipswich RFC | Waifs and Strays RUFC |
| Rugby for Heroes RFC | Ipswich YM RUFC | West Yorkshire Police RUFC |
| Tetbury RFC | Lakenham Union RFC | Yorkshire Ambulance Service RUFC |
| The Peeler RFC | Lowestoft & Yarmouth RFC | Yorkshire Main RUFC |
| Yate RFC | March Bears RUFC | 24 Commando Royal Engineers |
| Avon RFC | Mersea Island RFC | 3 Armoured Close Support Battalion REME |
| Avonvale RFC | Mildenhall Red Lodge RFC | 6 Armoured Close Support Battalion REME |
| Bath RFC | Mistley RFC | 4 Armoured Close Support Battalion Royal Electrical & Mechanical Engineers |
| Bath Saracens RFC | Newmarket RFC | Queens Own Yeomanry |
| Bridgwater & Albion RFC | North Walsham RFC | 1 Armoured Medical Regiment |
| Bristol Barbarians (Formerly British Gas Bristol) | Norwich RFC | 1 Close Support Battalion Royal Electrical & Mechanical Engineers |
| Bristol Harlequins RFC | Norwich Union RFC | 1 Regiment Royal Logistic Corps |
| Bristol Telephone Area RFC | Saffron Walden RFC | 1 Royal School of Military Engineering |
| Burnham-on-Sea RFC | Sawston RFC | 1 Signal Regiment |
| Castle Cary RFC | Shelford Rugby Club | 10 Signal Regiment |
| Chard RFC | Southwold RFC | 104 Regiment Royal Artillery |
| Cheddar Valley RFC | Stowmarket RUFC | 11 Explosive Ordnance Disposal Regiment Royal Logistic Corps |
| Chew Valley RFC | Sudbury RFC | 11 Sig Regt R Signals |
| Clevedon RFC | Swaffham Rugby Union Football Club | 12 Regiment Royal Artillery |
| Combe Down RFC | Thetford RFC | 13 Assault Supply Regt Royal Logistic Corps |
| Crewkerne RFC | Thurston RUFC | 14 Regiment Royal Artillery |
| Frome RFC | Watton RFC | 14 Signal Regiment (EW) |
| Gordano RFC | Wendens Ambo | 156 Regiment Royal Logistic Corps |
| Hornets RFC | West Norfolk RUFC | 157 (Welsh) Regiment Royal Logistic Corps |
| Imperial RFC | Wisbech RFC | 158 Regiment Royal Logistic Corps |
| Keynsham RFC | Woodbridge RFC | 16 Regt RA |
| Martock RFC | Wyndham RFC | 16 Signal Regiment |
| Midsomer Norton RFC | Colchester Kings RFC | 17 Port & Maritime Regiment Royal Logistics Corps |
| Minehead Barbarians RFC | Suffolk College RFC | 170 (INFRA SP) Engineer Group |
| Morganians RFC | Cambourne Exiles RFC | 19 Regiment Royal Artillery |
| Nailsea & Backwell RFC | Cambridgeshire Fire and Rescue Service RFC | 1st Battalion Coldstream Guards |
| North Petherton RFC | Cambridgeshire RFU | 1st Battalion Irish Guards |
| Old Redcliffians RFC | Norfolk RFU | 1st Battalion Scots Guards |
| Old Sulians RFC Ltd | Pathway Vets RFC | 1st Battalion The Duke of Lancasters Regiment |
| Oldfield Old Boys RFC | Pringle Farm Pillagers RUFC | 1st Battalion The Grenadier Guards |
| Somerton RFC | Suffolk RFU | 1st Battalion The Mercian Regiment |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|-----------------------------|----------------------------|---|
| St Bernadettes Old Boys RFC | Anstey RFC | 1st Battalion The Princess of Wales Royal Regiment |
| Stothert and Pitt RFC | Ashby RFC | 1st Battalion The Rifles |
| Taunton RFC Ltd | Aylestone Athletic RFC | 1st Battalion The Royal Anglian Regiment |
| Tor Rugby Club | Aylestone St James RFC | 1st Battalion The Royal Regiment of Fusiliers |
| Walcot RFC | Belgrave RFC | 1st Battalion The Royal Welsh (The Royal Welch Fusiliers) |
| Wellington RFC | Birstall RFC | 1st Battalion The Yorkshire Regiment (Duke of Wellington's) |
| Wells RFC | Burbage RFC | 1st Battalion Welsh Guards |
| Weston-super-Mare RFC | Coalville RFC | 1st Regiment The Royal Horse Artillery |
| Wincanton RFC | Cosby RFC | 1st The Queen's Dragoon Guards |
| Winscombe RFC | Hinckley RFC | 2 Signal Regiment |
| Wiveliscombe RFC | Leicester Forest RFC | 21 Engr Regt RE |
| Wyvern RFC | Leicester Lions RFC | 21 Sig Regt R Signals |
| Yatton Rugby | Loughborough RFC | 22 Engineer Regiment |
| Yeovil Rugby Club | Lutterworth RFC | 22 Signal Regiment |
| Bath Combination | Market Bosworth RFC | 23 Parachute Engineer Regiment |
| Bath Old Edwardians | Market Harborough RUFC | 26 Engineer Regiment |
| Blake's Bears RFC | Melton Mowbray RFC | 26 Regiment Royal Artillery |
| Bristol Combination | Oadby Wyggestonian RFC | 27 Regiment Royal Logistics Corps |
| Butleigh Amateur RUFC | Oakham RFC | 29 Commando Regiment Royal Artillery |
| Evercreech Barbarians RFC | Old Newtonians RFC | 29 Regiment Royal Logistic Corps |
| Huish Tigers RFC | Quorn RFC | 2nd Battalion Royal Gurkha Rifles |
| Milborne Port RFC | Shepshed RFC | 2nd Battalion The Duke of Lancaster's Regiment |
| North Wootton | Sileby Town RFC | 2nd Battalion The MERCIAN Regiment |
| Old Alrudians RFC | South Leicester RFC | 2nd Battalion The Princess of Wales Royal Regiment |
| Old Culverhaysians RFC | Stoneygate FC | 2nd Battalion The Rifles |
| Aldermaston RFC | Syston RFC | 2nd Battalion The Royal Anglian Regiment |
| Berkshire Shire Hall RFC | Vipers RFC | 2nd Battalion The Yorkshire Regiment |
| Bracknell RFC | Leicester Thursday RFC | 3 Army Air Corps |
| Crowthorne RFC | Amber Valley RUFC | 3 Military Intelligence Battalion |
| Hungerford RFC | Ashbourne RUFC | 3 Regiment Royal Logistic Corps |
| Maidenhead RUFC | Ashfield RFC | 3 Royal School of Military Engineering Regiment |
| Newbury RFC | Bakewell Mannerians RUFC | 3 Signal Regiment |
| Rams RFC | Barton & District RUFC | 30 Signal Regiment |
| Reading Abbey RFC | Belper RUFC | 32 Engineer Regiment |
| Reading RFC | Bingham RFC | 32 Regiment Royal Artillery |
| Tadley RFC | Boston RFC | 33 Engineer Regiment (EOD) |
| Thatcham RFC | Bourne RUFC | 35 Engineer Regiment |
| Windsor RFC | Castle Donington RUFC | 39 Engineer Regiment |
| Berkshire Unicorns RFC | Chesterfield Panthers RUFC | 3rd Battalion The Parachute Regiment |
| Exiles RFC | Cleethorpes RUFC | 3rd Battalion The Rifles |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|----------------------------------|--------------------------------|---|
| Old Newburians RFC | Derby RFC | 3rd Battalion The Royal Welsh |
| Reading Renegades RFC | Dronfield RUFC | 3rd Regiment Royal Horse Artillery |
| Thames Valley Viking Touch Clubs | East Retford RUFC | 4 Armoured Medical Regiment |
| Amersham & Chiltern RFC | Gainsborough RUFC | 4 Regiment Royal Artillery |
| Aylesbury RFC | Glossop RFC | 4 Regiment Royal Logistic Corps |
| Beaconsfield RFC | Grimsby RUFC | 42 Engineer Regiment (Geographic) |
| Bletchley RUFC | Hope Valley RUFC | 47 Regiment Royal Artillery |
| Buckingham RUFC | Horncastle RFC | 4th Bt The Royal Regiment of Scotland (The Highlanders) |
| Chesham RUFC | Ilkeston RUFC | 5 Force Support Battalion REME |
| Drifters RFC | Kesteven RUFC | 5 Regiment Royal Artillery |
| Farnham Royal RFC | Keyworth RFC | 5th Battalion The Rifles |
| High Wycombe RFC | Lincoln RFC | 6 Regiment Royal Logistic Corps |
| Marlow Rugby Union Football Club | Long Eaton RFC | 7 Aviation Support Battalion REME |
| Milton Keynes RUFC | Mansfield RUFC | 7 Regiment Royal Logistic Corps |
| Olney RFC | Market Rasen & Louth RUFC | 7th Parachute Regiment Royal Horse Artillery |
| Phoenix RFC | Matlock RUFC | 8 Training Battalion REME |
| Risborough RFC | Meden Vale RFC | 9 Regiment Royal Logistic Corps |
| Slough RFC | Melbourne RFC | Adjutant General's Corps RFC |
| Aylesbury Athletic RFC | Mellish RFC | Army Air Corps RFC |
| Springhill RFC | Newark RUFC | Army Foundation College Harrogate |
| University of Buckingham | North Hykeham RUFC | Army HQ Griffins |
| Winslow RFC | Nottingham Casuals RFC | Army Medical Services RFC |
| Aldershot & Fleet RUFC | Nottingham Corsairs RFC | Army Reserve (Wales) |
| Alresford RFC | Nottingham Moderns RFC | ARRC Javelins Rugby Club |
| Alton RFC Ltd | Nottinghamians RFC | ATC Pirbright |
| Andover RFC Ltd | Ollerton RFC | Bovington Bisons |
| Basingstoke RFC Ltd | Paviors RFC | Bristol University Officers Training Corps |
| Chineham RFC | Rolls-Royce RFC | British Army Training Unit Kenya (BATUK) |
| Eastleigh RFC | Scunthorpe RFC | British Army Training Unit Suffield (BATUS) |
| Ellingham & Ringwood RFC Ltd | Skegness RUFC | British Forces Brunel |
| Fareham Heathens RFC Ltd | Sleaford RFC | Episkopi Eagles RFC |
| Farnborough RUFC Ltd | Southwell RFC | Exeter University Officer Training Corps |
| Fawley RFC | Spalding RFC | Headquarters 11th Infantry Brigade |
| Fordingbridge RFC Ltd | Stamford College Old Boys RFC | Honourable Artillery Company |
| Gosport & Fareham RFC Ltd | Stamford Rugby | Infantry |
| Guernsey RFC Ltd | Tupton RUFC | Infantry Training Centre |
| Havant RFC | West Bridgford RFC | Intelligence Corps |
| Hook and Odiham RUFC | Worksop RUFC | London University Officers Training Corp |
| Isle of Wight RFC | Nottinghamshire Hurricanes RFC | MOD Abbey Wood |
| Jersey RFC | Buxton RUFC | Oxford UOTC |
| Kingsclere RFC Ltd | Crusaders (Derbyshire) RUFC | Royal Armoured Corps |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|--------------------------------------|------------------------------|---|
| Locksheath Pumas RFC | Derbyshire Constabulary RUFC | Royal Army Physical Training Corps RFC |
| Lymington Mariners RFC Ltd | Derbyshire Fire Service RFC | Royal Artillery RFC |
| Millbrook RFC | Derbyshire RFU | Royal Engineers RFC |
| New Milton RFC | Digby Dragons RUFC | Royal Logistics Corps RFC |
| Overton RFC Ltd | East Leake RFC | Royal Military Academy Sandhurst |
| Petersfield RFC Ltd | HMP Ranby RFC | Royal Scots Dragoon Guards |
| Portsmouth RFC | Leesbrook RUFC | Royal Signals RUFC |
| Romsey RUFC | Lincolnshire Lancers RFC | The Argyll and Sutherland Highlanders, 5th Battalion The Royal Regiment of Scotland |
| Sandown & Shanklin RFC | Lincolnshire Police RFC | The Black Watch, 3rd Btn The Royal Regt of Scotland |
| Southampton RFC | Lincolnshire RFU | The Corinthians RFC |
| Southsea Nomads RFC | Lowdham Lions RFC | The Household Cavalry Mounted Regiment |
| Tottonians RFC Ltd | Mansfield Woodhouse RUFC | The King's Royal Hussars |
| Trojans FC | Nottinghamshire RFU | The Light Dragoons |
| Ventnor RFC | Notts Constabulary RFC | The Pilgrims |
| Winchester RFC Ltd | Ripley Rhinos RFC | The Queen's Royal Hussars |
| Aldemey RFC | A. E. I. (Rugby) RFC | The Royal Dragoon Guards |
| Perrins Old Boys RFC | Alcester RFC | The Royal Electrical & Mechanical Engineers Corps |
| Royals RFC | Atherstone RFC | The Royal Highland Fusiliers 2nd Bt The Royal Regt of Scotland |
| Southampton University Hospitals RFC | Barkers Butts RFC | The Royal Lancers |
| St Jacques RFC | Bedworth RUFC | The Royal Scots Borders, 1st Battalion The Royal Regiment of Scotland |
| Stoneham RUFC | Berkswell & Balsall RFC | The Royal Tank Regiment |
| Symondians RFC | Broadstreet RFC | Tidworth Anvils |
| Vectis RFC | Claverdon RFC | Wattisham Warriors RFU |
| Wessex Wyverns RFC | Copsewood RFC | Yorkshire Officer Training Regiment |
| Wooden Spoon RFC | Coventrians RFC | RAF Air & Space Ops |
| Barnet Elizabethans RFC | Coventry Saracens RFC | Air Training Corp RFC |
| Berkhamsted RFC | Coventry Welsh RFC | Akrotiri Flamingos RFC |
| Bishops Stortford RFC | Dunlop RFC | Benson Bulldogs RFC |
| Black Horse RFC | Earlsdon RFC | BF Cyprus RFC |
| Cheshunt RFC | Harbury RFC | Brize Norton Buccaneers RFC |
| Chess Valley RFC | Kenilworth RFC | Bucks Broncos |
| Cuffley RFC | Keresley RFC | Con/Dig RFC |
| Datchworth RFC | Leamington RUFC | Coningsby Panthers RFC |
| Fullerians RFC | Manor Park RFC | Eastern Eagles |
| Harpenden RFC | Newbold on Avon RFC | Honington Centurions RFC |
| Hatfield RFC | Nuneaton Old Edwardians RFC | Leeming Hawks RFC |
| Hemel Hempstead (Camelot) RFC | Nuneaton RFC Ltd | Lossiemouth Owls RFC |
| Hertford RFC | Old Coventrians RFC | Marham Bulls RFC |
| Hitchin Rugby Ltd | Old Laurentian RFC | Northern Stags |
| HUEL Tring RFC | Old Leamingtonians RFC | RAF College Cranwell RFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|-----------------------------------|---|--------------------------------|
| Letchworth Garden City RFC | Old Wheatleyans RFC | RAF Cosford RFC |
| Old Albanian RFC | Pinley RFC | RAF Fire Rugby |
| Royston RFC | Rugby Lions RFC | RAF High Wycombe/Halton RFC |
| St Albans Rugby Club | Rugby St Andrews RFC | RAF Intelligence Rugby |
| Stevenage Town RFC | Rugby Welsh RFC | RAF Lancaster RUFC |
| Tabard RFC | Shipston on Stour RFC | RAF Movers Rugby |
| Verulamian RFC | Shottery RFC | RAF Odiham RFC |
| Watford RFC | Silhillians RUFC | RAF Police RFC |
| Welwyn RFC | Southam RFC | RAF Regiment RFC |
| Weston RFC | Spartans (Midlands) RUFC | RAF Shawbury RFC |
| Codicote RFC | Stoke Old Boys RFC | RAF St Athan |
| Hemel Stags RFC | Stratford Upon Avon RFC | RAF Valley RFC |
| Herts Fire and Rescue Service RFC | Sutton Coldfield RFC | RAF West London Barbarians RFC |
| Kimpton RFC | Trinity Guild RFC | RAF Wittering RFC |
| Old Columbans RFC | Coventry & Mid Warwickshire RFU | Southern Sharks |
| The Mount RFC | Coventry Corsairs RFC | UKSU SHAPE |
| Actonians RFC | Coventry Police RFC | University Air Sqn RFC |
| Bank Lane RFC | Coventry Tech RFC | Waddington Hornets RFC |
| Belsize Park RFC | HMYOI Onley RFC | Western Wolves |
| Chiswick RFC | North Warwickshire RFU | Wyton Eagles RFC |
| CS Stags 1863 | Ronin's 7's | Devonport Services RFC |
| Enfield Ignatians RFC | Rugby and District RFU | United Services Portsmouth RFC |
| Epping Upper Clapton FC | South Warwickshire Rugby Football Union | 30 Commando Gp RM |
| Feltham RFC | Standard RFC | 40 Commando RM |
| Finchley RFC | Street 46'ers RFC | 42 Commando RM |
| Finsbury Park RFC | Warwickshire Fire Service RFC | 45 Commando RM |
| Grasshoppers RFC | Warwickshire Police RFC | AF South Lions |
| H.A.C. RFC | Wellesbourne RFC | BRNC Dartmouth |
| Hackney RFC | West Midlands Fire Service RFC | CDO LOGS REGT |
| Hammersmith & Fulham RFC | Altrincham Kersal RFC | CTCRM Lympstone |
| Hampstead RFC | Anselmians RUFC | HMNB Cylde |
| Haringey Rhinos RFC | Ashton-on-Mersey RFC | HMNB Devonport |
| Harlequin Amateurs RFC | Birkenhead Park RFC | HMNB Portsmouth |
| Harlequin Ladies FC | Bowdon RUFC | HMS Albion |
| Harrow RFC | Capenhurst RUFC | HMS Argyll |
| Hendon RFC | Carrington RFC | HMS Bulwark |
| Ickenham RFC | Castletown RFC | HMS Collingwood |
| Kilburn Cosmos RFC | Chester RFC | HMS Daring |
| London Cornish RFC | Christleton RFC | HMS Dauntless |
| London Exiles RFC | Congleton RUFC | HMS Defender |
| London French RFC | Crewe & Nantwich RUFC | HMS Diamond |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|-------------------------------|---------------------------------|-----------------------------------|
| London Scottish Lions RFC | Douglas (I.O.M.) RFC | HMS Dragon |
| London Welsh Rugby Club | Dukinfield RUFC | HMS Duncan |
| Mill Hill RFC | Ellesmere Port RUFC | HMS Heron |
| Northolt RFC | Helsby RFC | HMS Iron Duke |
| Old Grammarians RFC | Holmes Chapel RFC | HMS Kent |
| Old Haberdashers RFC | Hoyle RFC | HMS Lancaster |
| Old Hamptonians RFC | Knutsford RFC | HMS Monmouth |
| Old Isleworthians RFC | Lymm RFC | HMS Montrose |
| Old Millhillians RFC | Macclesfield RUFC Ltd | HMS Northumberland |
| Old Paulines FC | Manchester Village Spartans RFC | HMS Ocean |
| Old Priorians RFC | Marple RUFC | HMS Portland |
| Old Streetonians RFC | Moore Rugby Union Football Club | HMS Queen Elizabeth |
| Pinner & Grammarians RFC Ltd. | New Brighton Football Club (RU) | HMS Richmond |
| Quintin RFC | Northwich RFC | HMS Seahawk |
| Ruislip RFC | Oldershaw RFC | HMS Somerset |
| Saracens Amateur RFC Ltd | Oxton Parkonians RFC | HMS St Albans |
| Southgate RFC | Port Sunlight RFC | HMS Sultan |
| Staines RFC | Prenton RUFC | HMS Sutherland |
| Teddington RFC | Ramsey RUFC | HMS Westminster |
| Thamesians RFC | Sale F.C. | United Kingdom Armed Forces |
| Twickenham RFC | Sandbach RUFC | Cambridge University RFC |
| U.C.S. RFC | Southern Nomads RFC | Churchill College RFC |
| Uxbridge RFC | Stockport RUFC | Clare, Corpus Christi & Kings RFC |
| Wasps FC | Vagabonds RUFC | Downing College RFC |
| West London RFC | Wallasey RFC | Emmanuel College RFC |
| Whitton Lions RFC | Western Vikings RFC | Fitzwilliam College RFC |
| Midlands Rugby Academy | Wilmslow RUFC | Girton College RFC |
| Royal Hospitals | Winnington Park RFC | Gonville & Caius College RFC |
| Aesculapians RFC | Wirral RUFC | Jesus College RFC |
| Allen & Overy RFC | Cheshire Police RUFC | Magdalene College RFC (Cambridge) |
| Bedfont Sports RFC | Chester Centurions RUFC | Pembroke College RFC |
| Black Baa Baas RFC | North Wales Exiles | Queens' College RFC (Cambridge) |
| Bulldogs RFC | Old Birkonians RFC | Robinson College RUFC |
| Centaur RFC | Aldwinians RUFC | Selwyn College RFC |
| City of London Police RFC | Ashton-Under-Lyne RFC | St Catharine's College RFC |
| Commons & Lords RFC | Aspull RFC | St John's College RFC |
| Craggs Crusaders RFC | Birchfield RUFC | Trinity College RFC |
| CSSC Barbarians RFC | Blackburn RUFC | Christ's College RFC |
| Ealing 1871 RFC | Blackpool RUFC | Darwin College RFC |
| East India Club RFC | Bolton RUFC | Homerton College RFC |
| Feltham Eagles RFC | Broughton Park FC | Murray Edwards College Rugby Club |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|---|----------------------------|--------------------------------------|
| Foresters RFC | Broughton RUFC | Newnham College Rugby Club |
| Hanwell RFC | Burnage RFC | Peterhouse RFC |
| Hayes RFC | Burnley RUFC | Sidney Sussex College RFC |
| Herbert Smith RFC | Bury RUFC | St Edmund's College RFC |
| Hillingdon Abbots RFC | Chorley RFC | St Edmund's/Hughes Hall RFC |
| HM Revenue & Customs RFC | Clitheroe RFC | Trinity Hall RFC |
| Investigation Division RFC | Colne & Nelson RFC | Wolfson College RFC |
| Jones Lang LaSalle RFC | Crosby St Mary's RUFC | Balliol RFC |
| Kensington Rangers RFC | De La Salle (Salford) RUFC | Christ Church RFC |
| Linklaters & Alliance RFC | Didsbury Toc H RFC | Corpus Christie/Somerville RFC |
| Lloyds RFC | Eagle RUFC | Exeter RFC (Oxford University) |
| London & South Central Rugby Academy | Eccles RFC | Hertford RFC (Oxford) |
| London Business School RFC | Firwood Waterloo RFC | Jesus RFC |
| London Goodenough Trust RFC | Fleetwood RUFC | Keble College RFC |
| London Imperials RFC | Fylde RUFC | Lady Margaret Hall / St Hugh's RFC |
| London Japanese RFC | Garstang RFC | Lincoln College |
| London New Zealand RFC | Heaton Moor RUFC | Magdalen College RFC (Oxford) |
| London RFU | Leigh RUFC | New College RFC |
| London Rugby RFC | Littleborough RUFC | Oriel RFC |
| London Sussex RFC | Liverpool Collegiate RUFC | Oxford University RFC |
| Los Eagles RFC | Liverpool St Helens FC | Pembroke RFC |
| Media Nomads RFC | Manchester Rugby Club | Queen's College (Oxford) RUFC |
| Merlins RFC | Merseyside Police R.U.F.C. | St Anne's / St John's RFC |
| Millfield Old Boys RFC | Mossley Hill RUFC | St Catherines RFC |
| Ministry of Defence RFC | Newton-le-Willows RUFC | St Edmund Hall RFC |
| Morgan Stanley RFC | North Manchester RUFC | St Hilda's College RFC |
| NZ Kiwis RFC | Old Bedians RFC | St Peters RFC |
| Old Merchant Taylors' FC | Oldham RUFC | Wadham Trinity RFC |
| Old Pantherians RFC | Ormskirk RUFC | Worcester College RFC |
| Old Tottonians RFC | Orrell RUFC | Brasenose RFC |
| Old Vaughanians RFC | Preston Grasshoppers RFC | Merton Mansfield RFC |
| Osterley RFC | Rochdale RUFC | OURFC Touch RFC |
| Regents Park Royals RFC | Rossendale RUFC | Oxford Univ Greyhounds RFC |
| RICS (Royal Institution of Chartered Surveyors) RFC | Ruskin Park RUFC | University RFC |
| RNVR RFC | Sedgley Park RUFC | Anglia Ruskin University RFC |
| Royal School of Mines RFC | Sefton RUFC | Aston University RFC |
| SODAM RFC | Southport RFC | Bath Spa University RFC |
| Sudbury & London Springboks RFC | St Edward's Old Boys RFC | Birmingham City University (BCU) RFC |
| The Willing RFC | Tarleton RFC | Bournemouth University RFC |
| United Hospitals | Thomton Cleveleys RUFC | Brunel University (West London) RFC |
| University of the Arts RFC | Trafford MV RFCC | Buckinghamshire New University RFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|------------------------------|-------------------------------------|--|
| Abingdon RFC | Tyldesley RUFC | Canterbury Christ Church University RFC |
| Banbury RFC | Vale of Lune RUFC | City University RFC |
| Bicester RFC | Warrington RUFC | Coventry University RFC |
| Chinnor RFC | West Park (St Helens) RFC | Cranfield University RFC |
| Chipping Norton RFC | Widnes RUFC | De Montfort University (Leicester) RFC |
| Didcot RFC | Wigan RUFC | Edge Hill University RFC |
| Faringdon RFC | University of Lancaster RUFC | Exeter University RFC |
| Gosford All Blacks RFC | Anti-Assassins RFC | Goldsmiths College, University of London RFC |
| Grove RFC | Bay Horse RFC | Harper Adams University College RFC |
| Harwell RFC | Blackpool and The Fylde College RFC | Imperial College RFC |
| Henley Rugby Club Ltd | British Police Womens RFC | Imperial Medicals RFC |
| Littlemore RFC | England Deaf Rugby (Lancashire) | King's College London RFC |
| Oxford Harlequins RFC | England Fire Service RFC | Kingston University RFC |
| Oxford RFC | Greater Manchester Fire Brigade RFC | Lancaster University RFC |
| Wallingford RFC | Greater Manchester Police RFC | Leeds Beckett University RUFC |
| Wheatley RUFC | HMYOI Hindley RFC | Leeds Trinity University RFC |
| Witney RFC | Lancashire Constabulary RFC | Leicester Medics RFC |
| Alchester RFC | Lancaster Lionesses RFC | Liverpool Hope University RFC |
| Apache 7's RFC | Leyland Warriors | Liverpool John Moores University RFC |
| Blue Boar RFC | Liverpool Medical School RFC | London Metropolitan University RFC |
| Bootleggers RFC | Liverpool Tritons RUFC | London School of Economics RFC |
| Defence Academy of the UK | Lostock RFC | London South Bank University RFC |
| IQ Rugby | Old Boltonians RFC | Loughborough Students RFC |
| Irish Exiles RFC | Oldham College Vets RFC | Manchester Metropolitan University RFC |
| Oakthorpe Invitational RFC | Typhoons RUFC | Marjon RFC |
| Oxfordshire Fire Service RFC | West Lancashire Freemasons RFC | Middlesex University RFC |
| St Edward's Martyrs RFC | Wythenshawe RUFC | Northumbria University RFC |
| Woodstock Barbarians RFC | Aldridge RFC | Norwich Medics RFC |
| Bancroft RFC | Aston Old Edwardians RFC | Nottingham Medics RFC |
| Barking RFC | Birmingham & Solihull Rugby Club | Nottingham Trent University RFC |
| Basildon RFC (Essex) | Birmingham Bulls RFC | Oxford Brookes University RFC |
| Billericay RFC | Birmingham Exiles RFC | Peninsula Medical School RFC |
| Braintree RFC | Birmingham Medics RFC | Queen Mary, University of London RFC |
| Brentwood RFC | Birmingham Moseley Rugby Club | R.U.M.S. RFC |
| Burnham-on-Crouch RUFC | Bishops Castle & Onny Valley RFC | Reading University RFC |
| Campion RFC | Boumville RFC | Roehampton University RFC |
| Canvey Island RFC | Bredon Star RFC | Royal Agricultural University RFC |
| Chelmsford RFC | Bridgnorth RFC | Royal Holloway, University of London RFC |
| Chingford RFC | Bromsgrove RFC | Royal Veterinary College RFC |
| Clacton RUFC | Bromyard RFC | Sheffield Hallam University RFC |
| Dagenham RUFC | Camp Hill RFC | Sheffield Medicals RUFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|------------------------------|------------------------------------|---|
| East London RFC | Chaddesley Corbett RFC | SOAS University RFC |
| Eton Manor RFC | Church Stretton Samurai Rugby Club | Southampton Solent University RFC |
| Halstead Templars | Clee Hill RFC | St Georges, University of London |
| Harlow RFC | Cleobury Mortimer RFC | St Mary's University College (Twickenham) RFC |
| Ilford Wanderers RFC | Droitwich RFC | Staffordshire University (Stoke) RFC |
| Kings Cross Steelers RFC | Dudley Kingswinford RFC | Sutton Bonington Students RFC |
| Maldon RFC | Edwardian FC | Teesside University RFC |
| Mavericks RFC | Erdington RFC | University College Birmingham (UCB) RFC |
| May & Baker RFC | Evesham RFC | University College London RFC |
| Millwall RFC | Five Ways Old Edwardians FC | University of Bath RFC |
| Old Brentwoods RFC | Greyhound RFC Limited | University of Bedfordshire (Bedford Campus) RFC |
| Old Cooperians RFC | Harborne RFC | University of Birmingham RFC |
| Ongar RFC | Hereford RFC | University of Bolton RFC |
| Pegasus-Palmerians RFC | Kidderminster Carolians RFC | University of Bradford RFC |
| Ravens RFC | Kings Norton RFC | University of Brighton RFC |
| Rochford Hundred RFC | Ledbury RFC | University of Bristol RFC |
| Romford & Gidea Park RFC | Luctonians RFC | University of Central Lancashire RFC |
| Runwell Wyverns RFC | Ludlow RFC | University of Chester (Chester Campus) |
| South Woodham Ferrers RFC | Malvern RFC | University of Chichester RFC |
| Southend RFC | Market Drayton RFC | University of Cumbria RFC Lancaster Campus |
| Stanford Le Hope RFC | Moseley Oak RFC | University of Derby RFC |
| Thames RFC | Newport (Salop) RUFC | University of Durham RFC |
| Thurrock RFC | Old Halesonians RFC | University of East Anglia RFC |
| Upminster RFC | Old Saltleians RFC | University of East London RFC |
| Wanstead RFC | Old Yardleians RFC | University of Essex RFC |
| Westcliff RFC | Oswestry RFC | University of Gloucestershire RFC |
| Witham RUFC | Pershore RFC | University of Greenwich RFC |
| Woodford Rugby Club Limited | Redditch RFC | University of Hertfordshire RFC |
| Writtle Wanderers RUFC | Ross-on-Wye RFC | University of Huddersfield RFC |
| Benfleet Vikings RFC | Shrewsbury RFC | University of Hull RFC |
| British Transport Police RFC | Stourbridge Lions RFC | University of Keele RFC |
| Epping RFC | Stourbridge RFC | University of Kent RFC |
| Essex Police RFC | Stourport RFC | University of Leeds RFC |
| Flameheads RFC | Telford Hornets RFC | University of Leicester RFC |
| HM Prison Service | Tenbury RFC | University of Lincoln RFC |
| Kelvedon and Feering RFC | Upton-upon-Severn RFC | University of Liverpool RFC |
| Lloyds Banking Group RFC | Veseyans RFC | University of Manchester RFC |
| Loughton RFC | Warley RFC | University of Newcastle Upon Tyne RFC |
| Old Bealonians RFC | Whitchurch RFC | University of Northampton RFC |
| Phantoms RFC | Woodrush RFC | University of Nottingham RFC |
| Ash RFC | Worcester RFC | University of Plymouth RFC |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|--|---|---|
| Ashford Barbarians RFC | Worcester Warriors RFC | University of Portsmouth RFC |
| Ashford RFC | Yardley & District RFC | University of Salford RFC |
| Askean RFC | Birmingham Civil Service RFC | University of Sheffield RFC |
| Aylesford Bulls RFC | Dixonians RFC | University of Southampton RFC |
| Beccehamian RFC | Greater Birmingham RFU | University of Sunderland RFC |
| Beckenham RFC | Guanos | University of Surrey RFC |
| Bexley RFC | Shifnal Saxons RFC | University of Sussex RFC |
| Blackheath FC | Shropshire RFU | University of the Arts London |
| Brockleians RFC | Solihull RUFC | University of the West of England RFC |
| Bromley RFC | Warriors Community Foundation Inclusion RFC | University of Warwick RFC |
| Canterbury RFC | West Mercia Constabulary RFC | University of West London RFC |
| Charlton Park RFC | West Midlands Police RFC | University of Westminster RFC |
| Cranbrook RFC | Worcestershire and Herefordshire RFU | University of Winchester RFC |
| Dartford Valley RFC | Barton-Under-Needwood RFC | University of Wolverhampton RFC |
| Dartfordians RFC | Bloxwich RFC | University of Worcester RFC |
| Deal & Betteshanger RFC | Burntwood Rugby Club Limited | University of York RFC |
| Dover RFC | Burton RFC Ltd | Writtle Agricultural College RFC |
| East Peckham and Paddock Wood RFU | Cannock RUFC | York St John University RFC |
| Edenbridge RFC | Eccleshall RUFC | BBP Law RFC |
| Erith RFC | Essington RUFC Ltd | Birkbeck, University of London RFC |
| Faversham RUFC | Handsworth RUFC | Bishop Burton College RFC |
| Folkestone RFC | Leek RFC Ltd | Bishop Grosseteste University |
| Footscray RUFC | Lichfield RUFC Ltd | Central School of Speech and Drama RFC |
| Gillingham Anchorians RFC | Linley & Kidsgrove RFC | City & Guilds College RFC |
| Gravesend RFC | Longton RFC | College of Law (Moorgate) |
| Greenwich RFC | Newcastle (Staffs) RUFC Ltd | Hult International Business School RFC |
| Guys' Kings' & St Thomas' Hospital RFC | Penkridge RUFC | KCL Law Society RFC |
| HSBC RFC | Rugeley RUFC | Leeds College of Art |
| King's College Hospital RFC | St Leonards RFC | Leeds Engineers RFC |
| Leigh RFC (Kent) | Stafford RUFC | Liverpool Vets RFC |
| Lordswood RFC | Stoke on Trent RUFC Ltd | Manchester Medics RUFC |
| Maidstone FC | Stone RUFC | Newman University College RFC |
| Medway RFC | Tamworth RUFC | Plymouth College of Art |
| New Ash Green RFC | Trentham RFC | Regent's University London RFC |
| Old Alleynians RFC | Uttoxeter RFC | Sheffield History RFC |
| Old Colfeians RFC | Walsall RFC Ltd | St Barts and The Royal London School of Medicine |
| Old Dunstonian RFC | Wednesbury RUFC | Staffordshire University (Stafford) RFC |
| Old Elthamians RFC | Whittington RFC | UCL Law RFC |
| Old Gravesendians RFC | Willenhall RFC Ltd | University Medway Students' Association |
| Old Williamsons RFC | Wolverhampton RUFC Ltd | University of Birmingham College of Engineering RFC |
| Park House FC | Brinsford RFC | University of Chester (Warrington Campus) |

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

| | | |
|---------------------------------|---------------------------------|--|
| Sevenoaks RFC | Featherstone RFC | University of Cumbria RFC Ambleside Campus |
| Sheppey Rugby Football Club Ltd | Hanford RFC | University of Cumbria RFC Carlisle Campus |
| Shooters Hill RFC | Staffordshire County Police RFC | University of Liverpool Engineers RFC |
| Sidcup RFC | Swinfen Hall RFC | University of Manchester Dentists RFC |
| Sittingbourne RFC | Aspatria RUFC | University of Suffolk RFC |
| Snowdown RFC | Carlisle RFC | |
| Southwark Rugby | Cockermouth RFC | |
| Swanley RFC | Creighton RFC | |
| Thanet Wanderers RUFC | Egremont RFC | |
| Tonbridge Juddians RFC | Furness RFC | |
| Tunbridge Wells RFC | Hawcoat Park RUFC | |

| | | |
|------------------------------|--|--------------------------------|
| Army Rugby Union | England Rugby Football Schools Union | Oxfordshire RFU |
| Berkshire County RFU | Essex County RFU | Referees RFU |
| Buckinghamshire County RFU | Gloucestershire RFU | Royal Air Force Rugby Union |
| Cambridge University RFU | Hampshire RFU Ltd. | Royal Navy Rugby Union |
| Cheshire RFU | Hertfordshire RFU | Somerset County RFU Limited |
| Cornwall RFU | Kent County Rugby Football Union Limited | Staffordshire County RFU |
| Cumbria RFU Ltd. | Lancashire County RFU | Students' Rugby Football Union |
| Devon RFU | Leicestershire Rugby Union Ltd | Surrey Rugby |
| Dorset & Wilts RFU | Middlesex County RFU | Sussex RFU Ltd. |
| Durham County Rugby Union | North Midlands RFU | Warwickshire RFU |
| East Midlands Rugby Union | Northumberland Rugby Union | Yorkshire RFU |
| Eastern Counties Rugby Union | Notts, Lincs & Derbyshire RFU | |
| England Colleges | Oxford University RFU | |

| | | |
|---|--|--|
| Berkshire Referees Society | Hampshire Rugby Referees | Somerset Referees Society |
| Bristol Referees Society | Hertfordshire Referee Society | South Yorkshire Referees Society |
| Buckinghamshire Referees Society | Kent Referees Society | Staffordshire Referee Society |
| Central Yorkshire Society of Referees | Leicestershire Referees Society | Suffolk & North Essex Referee Society |
| Cornwall Referees Society | Liverpool & District Referees Society | Sussex Referees Society |
| Cambridge University & District Referee Society | London Society of RFU Referees | Warwickshire Referee Society |
| Cumbria RU Referees Society | Manchester & District Referees Society | West Yorkshire Referees Society |
| Devon Referees Society | Norfolk Rugby Union Referees Society Limited | Army Rugby Union Referee Society |
| Dorset & Wilts Referees Society | North Yorks & Cleveland Referees Society | RAFRU Referees Society |
| Durham Referee Society | Northumberland Referees Society | Royal Navy Rugby Union Referee Society |
| East Midlands Referee Society | Notts, Lincs & Derby Referees Society | |
| East Yorkshire Referee Society | Oxfordshire Referees Society | |
| Gloucester & District Referees Society | Plymouth Referees Society | |

Endorsement No.13

CYBER RISKS ENDORSEMENT – AFFIRMATIVE LANGUAGE

Loss (which is otherwise covered by an Insuring Agreement and not specifically excluded by the Policy or any endorsement) due to a **Cyber Act** or **Cyber Incident** will be payable subject to all of the terms, conditions, warranties, endorsements, and exclusions of this **Policy**.

Definitions

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **Company** or any other party.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident means:

1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or

1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Loss (as defined in the **Policy** to which this endorsement is attached)



Date: 29/8/2023