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TO WHOM IT MY CONCERN

01 July 2026

Ref: 630383

Dear Sirs

Confirmation of Insurance arranged on behalf of The Rugby Football Union

1) For and On Behalf of Any Rugby Union Football Club (other than Premiership, Services, Schools and Student Clubs) In Membership of the Rugby Football Union or any other Club, Team or Group or subsidiary of them which carries the approval of the Rugby Football Union.
2) All Members and any Employee of Insured Clubs, Teams or Groups which carries the approval of the Rugby Football Union
3) Rugby Football Referees Union, Federated Referees Societies or Referee Society

As requested by you, we are writing to confirm that we act as your Insurance Broker and that we have arranged insurance on your behalf as detailed below. A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

Period of Insurance: **1 July 2026 to 30 June 2027 (both dates inclusive)**

Public & Products Liability Insurance

Insurer:	Intact Insurance UK Ltd
Policy Number:	YMM901598
Limit of Indemnity:	GBP 10,000,000 any one event
Deductible:	GBP 250 Third Party property damage each and every loss

Public Liability Excess of Loss

Insurer:	Great Lakes Insurance SE via JRP Underwriting
Policy Number:	B1161S26AR793
Limit of Indemnity:	GBP 5,000,000 in excess of GBP 10,000,000 any one event

Public Liability Excess of Loss

Insurer:	Aspen Insurance UK Ltd
Policy Number:	I0AHRT225C0H.
Limit of Indemnity:	GBP 10,000,000 in excess of GBP 15,000,000 any one event

Employers Liability Insurance

Insurer:	Intact Insurance UK Ltd
Policy Number:	YMM901598
Limit of Indemnity:	GBP 10,000,000 any one event and GBP 5,000,000 in respect of Terrorism

Directors and Officers Liability Insurance

Insurer:	Intact Insurance UK Ltd
Policy Number:	DR18773A
Limit of Indemnity:	GBP 2,000,000 each and every club per claim and in the aggregate

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.

Yours faithfully



Sports Team
Direct Email: rfu@howdengroup.com

This letter may not be reproduced by you or used for any other purpose without our prior written consent.
This letter shall be governed by and shall be construed in accordance with English law.