



Insurance Information for RFU Referees Societies

The RFU arranges insurance cover for all Referees Societies. Details of all the cover provided is on a dedicated section of the [England Rugby Insurance Centre](#) website.

The cover arranged includes Combined Liability protection for the Referee Society, including, coaches and officials deployed by the Referee Society and committee or board members and trustees. Catastrophic injury Personal Accident cover for coaches and referees applies when they are representing the Referee Society or taking part in a Referee Society arranged activity.

Liability Insurance

The combined liability insurance includes the following protections:

- Public/Products Liability – in case someone is injured or his or her property is damaged, on or off the pitch and you are held responsible
- Professional Indemnity – protection against claims for financial loss
- Employers Liability - cover for injuries to employees and volunteers that they suffer whilst working for the club
- Directors and Officers Liability - protection for the personal liability committee members, directors or trustees of the club in respect of their management decisions

Activities Covered

Liability insurance covers all the referee's (match officials) activities and protects them in the event that a claim is made against them, most commonly in relation to an injury arising from an alleged refereeing error during a match.

Referees are covered whilst officiating at any match that they have been deployed to by their Referee Society, or a match at a club that they are officiating at the request of the club.

Confirmation of cover documents

You may need to provide evidence of your Public Liability insurance cover and you can download the appropriate documents in the [Document Hub](#).

Personal Accident

The group Personal Accident policy provides cover for referees and officials if they suffer a catastrophic injury, such as a spinal or brain injury. Cover applies whilst refereeing or playing, including training and when travelling to or from a match.

Different benefits are provided for varying levels of injury and details be found on the [Insurance Centre](#) website.

Further questions

If you have any queries about the insurance cover arrange for your referee society please get in touch with Howden directly via rfu@howdengroup.com