

# Scottish Rugby

## Public Liability Insurance - Clubs

On behalf of its member clubs, Scottish Rugby arranges Public Liability insurance to cover the risks of playing, training, coaching or officiating rugby for a limit of £30,000,000. The policy responds to legal liability for accidental bodily injury to a third party or accidental damage to their property arising during a match, training session or practice game.

The following entities or individuals are included:-

- SRU member Clubs / Teams
- Players
- Coaching personnel / instructors
- Development Officers
- Referees / other match officials
- Voluntary Medical Attendants providing emergency first aid only\*

\* The policy only covers the provision of emergency first aid. Any personnel providing subsequent injury treatment or rehabilitation should hold appropriate Medical Malpractice or equivalent insurance.

The policy extends to include cover whilst a Club or Team is travelling on a Scottish Rugby sanctioned tour.

For all non-rugby activity, the Club must individually arrange appropriate Public Liability cover. Such activities might include the ownership / lease of a Clubhouse and grounds, responsibility for crowd safety at matches, the social activities of the Club e.g. functions, fund raising etc.

Should you have any specific enquiry, please contact Scottish Rugby's Insurance Brokers:

Aon UK Limited  
Atria One  
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