Scottish Rugby Union
Personal Accident Insurance
Summary for Schools'

31st July 2026 to 30th June 2027

Insurance | Risk Management | Consulting

Your Gallagher Service Team

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Personal Accident Insurance - Summary for Schools

Insured Persons:

A. Any person who is a member or is a guest player of an Insured School aged between 4 years and 19 years inclusive

Policy Number: **100841438GPA**

Aviva Emergency Medical and Security assistance: +44(0)1243 621066

Emergency Medical Assistance: Cega.assistance@cegagroup.com

Solace App:

You have access to the Solace Secure app technology. This helps you prepare for a journey, offers real time global travel alerts and provides vital 24/7 medical and security assistance via an instant call button.

How to Register:

1. To get your log in details, you must register via https://solacesecure.com/aviva or by scanning the QR code:

2. To register you will need to provide your full name, email address, company name and the business travel policy number **(100841438GPA)**

3. Once registered you will receive a welcome email from support@solaceglobal.com with your username and a link to set your password

4. You can download the free app onto your mobile device by simply searching for the app in the apple or google play store.

Personal Accident

Insured Persons:

A. Any person who is a member or is a guest player of an Insured School aged between 4 years and 19 years inclusive

Category	Operative Time
A	Whilst an Insured Person is participating in Rugby Union as a member of an Insured Team playing in any scheduled fixture, friendly match, charity match, coaching or training session practice game organised by an Insured School or whilst at any ground or premises where a scheduled fixture, friendly match, charity match, coaching or training session or practice game has been organised by the Insured School anywhere in the world Whilst an Insured Person is travelling directly to or directly from a scheduled fixture, friendly match or charity match but not including travelling directly to or directly from a training or coaching session or practice game anywhere in the world. Cover operates from the departure of the Insured Person from the Insured Person's residence or the Insured \school premises whichever occurs last until arrival back at such residence or school premises whichever occurs first It is noted that whilst an Insured Person is travelling directly to or directly from any schedules fixture friendly match or charity match the maximum benefit payable is £50,000 limited to £10,000 for Benefit 1 Death

Personal Accident

Accidental bodily injury resulting in:	Category: A
1. Death	£10,000
2. A. Loss of two or more loss of both eyes or one of each	£100,000
B. Loss of one limb or loss of one eye	£100,000
C. Permanent total loss of speech	£100,000
D. Permanent Total Loss of Hearing i) In both ears ii) in one ear	 £100,000 £25,000
3. a) Permanent total loss of intellectual capacity	£500,000
b) Permanent total loss of use of thumb	£12,500
c) Permanent total Loss of use of shoulder or elbow	£12,500
d) Permanent total loss of use of wrist	£10,000
e) Permanent total loss of use of hip knee or ankle	£10,000
f) Permanent total loss of reproductive organs	£10,000
g) Permanent total loss of use of spleen	£10,000
h) Permanent total loss of use of kidney	£10,000
i) Permanent total loss of use of lung	£50,000
4. a) Permanent Total Disablement from the Insured Person's Usual Occupation (refer to definition)	Not Insured

b) Permanent Total Disablement from gainful employment of any and every kind	£500,000
c) Quadriplegia or Tetraplegia	£500,000
d) Triplegia	£500,000
e) Hemiplegia	£500,000
f) Paraplegia	£500,000

Traumatic Brain Injuries

Accidental bodily injury resulting in:	Category A
6. Extended Glasgow Outcome Scale Level 2 – Vegetative State	£100,000
7. Extended Glasgow Outcome Scale Level 3 – Low Severe Disability	£500,000
8. Extended Glasgow Outcome Scale Level 4 – Upper Severe Disability	£250,000
9. Extended Glasgow Outcome Scale Level 5 – Low Moderate Disability	£200,000
10. Extended Glasgow Outcome Scale Level 6 – Upper Moderate Disability	£100,000
11. Extended Glasgow Outcome Scale Level 7 – Low Good Recovery	£50,000
12. Extended Glasgow Outcome Scale Level 8	Up to a maximum of £50,000

Where the Insured Person sustains any permanent disablement as result of a Traumatic Brain Injury not specified in the Schedule of Benefits, the amount payable will be calculated by assessing the degree of permanent disability compared to benefits 6 to 11 listed above and any amount payable will be calculated according to the extent it corresponds to those benefits. The Insured Person's occupation will not be taken into account when this assessment is made. The maximum amount payable under this schedule will be £500,000

Catastrophic Spinal Cord Injuries	
Accidental bodily injury resulting in:	Category A,B,C
13. Level 1- spinal cord injury at C4 and above ASIA scale A, B, or C	£500,000
14. Level 2- spinal cord injury at C5 to C7 ASIA scale A, B, or C	£300,000
15.Level 3- spinal cord injury at C8 and below ASIA scale A, B, or C	£150,000
16. Level 4 - spinal cord injury at any other than above levels ASIA D	£75,000
17. A spinal cord injury at any other level ASIA	Up to a maximum of £50,000
Where the Insured Person sustains any permanent disablement as result of a Spinal Cord Injury not specified in the Schedule of Benefits the amount payable will be calculated by assessing the degree of permanent disability compared to benefits 13 – 16 listed above and any amount payable will be calculated according to the extent it corresponds to those benefits. The Insured Person's occupation will not be taken into account when this assessment is made	

Personal Accident Extensions	
Accidental bodily injury resulting in:	Sum Insured
Funeral Expenses	Up to £10,000
Hospitalisation	£25 per full 24 hours up to a maximum of 26 weeks any one Insured Person

Amendments, extensions, endorsements (if any)

Assessment and Payment of Benefits

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years shall independently of any other cause result in Death, Disablement, Traumatic Brain Injury or Catastrophic Spinal Cord Injury We will pay the appropriate Benefit to The Policyholder as detailed in the Schedule and subject to the Maximum Incident Limit (and inner limits where applicable) only one payment under Death and Disablement benefits 1-4, Traumatic Brain Injuries or Catastrophic Spinal Cord Injury shall apply.

A. We will not pay in respect of any one Insured Person more than one of Benefits 1 to 17 in connection with the same Accident other than

1. Benefit 3 where an amount is payable under any of Benefits 3b) to 3i) which may be paid in addition to each other subject to a maximum payment of £100,000 in respect of the same Accident

2. Benefit 5 which will be paid in addition to any of Benefits 1 to 4 and 6 to 17 but then only while the Insured Person is suffering Temporary Total Disablement and such payment will cease as soon as any Benefit is paid under Benefits 1 to 4 or 6 to 17

B. In the event of an Accident giving rise to a payment under Benefits 2(a) 3(a) 4 or 6 to 17 this Policy will not cover any further Accidents to that Insured Person unless notification has been given to Us and We have agreed to reinstate cover in writing

C. No claim shall be payable under Benefits 2 to 4 or 6 to 17 until such time as reasonable evidence has been provided to Us to show that such disability is permanent and that there is no reasonable expectation of recovery

D. We will not pay any amount for any Benefit solely because the Insured Person is unable to play rugby

E. If the Death Benefit is less than the amount for Benefits 2 – 17 We will not pay more than the amount for Death until thirteen weeks after the date of the Accident After thirteen weeks We will pay the balance of the appropriate benefit unless the Insured Person has died within those thirteen weeks in which case no further benefit will be payable

First Period DIC/DIL
In respect of any claim intimated to Us where the cover provided under this policy is not as broad as or does not provide as high a limit(s) as Your Previous Policy, We will at Your request indemnify You to the same extent as the cover which would have been provided under Your Previous Policy subject to the Limit of Liability stated within this Extension and subject otherwise to the Exceptions stated below.

This extension of cover will only apply where

1. You supply Us with a copy of the Previous Policy schedule and wording at the time cover incepts with Us.

2. for a period of 12 months following inception of this policy.

The maximum We will pay is the Limit of Indemnity stated in the Schedule in respect of any one claim and in total for all claims made under this Extension.

Exceptions

We will not indemnify You under this Extension in respect of

a. any cover or Section that is shown as “Not Insured” in The Schedule

b. any differences in cover between the Previous Policy and this policy which exist because You have requested Us to change, delete or reduce cover or limits under this policy

c. Any cover We have agreed with You will not be carried through from the Previous Policy and which We advised You of prior to and/or at inception of this policy including but not limited to Death arising from natural causes

d. any differences in cover between this policy and the Previous Policy, which You are notified of by Us, at inception of this policy and which arise as a result of any change in legislation, tax, reinsurance, or insurance industry market practice which has a material effect upon this policy

e. any cover for assistance services that we do not offer under our policy

There are certain exceptions and limits of cover contained in this policy which will always apply in the way described in this policy no matter what the equivalent exceptions and limits in the Previous Policy may have been. These are exceptions and limits which are described as relating to:

1.any consequence whatsoever resulting directly or indirectly from or in connection with any if the following regardless of any other contributory cause or event

a. War in the Insured Person's Country of Residence or secondment

b. any action taken in controlling, preventing, suppressing or in any way relating to 1 (a) above. The above exclusion shall be inoperative for an Insured Person in the event of War being declared whilst the Insured Person is actually engaged on an Insured Journey abroad.

2. the Insured Person engaging in any kind of flying as a pilot

3. the Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service

4. the Insured Person taking their own life, or attempting to, or intentionally inflicting self-injury other than Replacement Recruitment Expenses and Repatriation of human remains

5.the Insured Person's own criminal act

6.any claim incurred in respect of travel to a country or part of a country where the Foreign and Commonwealth Office has issued warnings against all travel to that country or part, unless referred and agreed by Us in writing

7.any circumstance that could have been reasonably foreseen as giving rise to a claim or Cancellation Travel Delay or Missed Departure at the time an Insured Journey was booked

8.we shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states

For the purposes of this Policy Extension, the following definition applies;
Previous Policy

Your policy (including its schedule and endorsements) in force for the period of insurance immediately prior to the inception date of this policy provided it is a policy issued by the former Personal Accident and Travel facility provider.
This endorsement shall be inoperative if Your business or trade incorporates any of the following trades or exposures:

•Armed forces
•Tour operators
•Long term disability and/or salary continuance
•Waste processing and/or treatment risks involving toxic waste
•Manufacture of tobacco products
•Manufacture, sale or supply of cannabis for recreational use
•Manufacture, sale or supply of arms and munitions
•Manufacture of civilian firearms

•Animal testing other than where animal testing is an incidental non-core activity, which can evidence animal testing is only used as a last resort and where the use of controversial testing is minimised.

Long Term Agreement
Period of Agreement
from 31 July 2026, expiring on 30 June 2029 (both dates inclusive)

Period of Insurance

Each 12-month period within the Period of Agreement as stated below.

Period 1: 1 July 2026 expiring 30 June 2027 (both dates inclusive)
Period 2: 1 July 2027 expiring 30 June 2028 (both dates inclusive)
Period 3: 1 July 2028 expiring 30 June 2029 (both dates inclusive)

Annual Review Date
Review Date 1: 1 July 2027 – Nil rate increase
Review Date 2: 1 July 2028 – Nil rate increase

The Agreement
1) With effect from the commencement of the Period of Agreement, You agree, upon expiration of each annual Period of Insurance, to offer to renew this policy for the annual Period of Insurance at the rates, terms and conditions applying at the inception of this Agreement (or as amended in accordance with this Agreement) and to pay the premiums to Us upon request.

2)We agree to accept such an offer made in accordance with this Agreement provided that

a. the Loss Ratio at each Annual Review Date does not exceed 50%

b. there has been no change in:

i. any law or regulation, legislation, legal or fiscal practice;
ii. the interpretation of any law, regulation or legislation by any court, tribunal, arbitrator, government, regulatory body or ombudsman;
iii. the cost or availability of reinsurance of any kind;
iv. insurance industry market practice; or
v. the security of any reinsurer, which has a material effect upon the scope of cover, extent of risk or indemnity provided by Your policy
c. there has been no alteration to the nature of Your business; or

d. You have not acquired, set up, disposed of or discontinued any:
i. business or business activity; or
ii. company or other entity carrying on such a business or business activity, which materially increases Our risk under this policy.

You have agreed, with effect from the date stated above, to offer annually for a period of three years the insurance under the applicable sections of this policy at the rates, Terms and Conditions at the inception of this insurance and to pay the premiums in accordance with the policy Terms and Conditions of this policy.

We agree to accept such an offer made in accordance with this agreement provided that:

1) We may amend such rates, Terms and Conditions, restrict or vary cover, terminate or re-negotiate this agreement if:

a. the Loss Ratio exceeds 50 %.

b. there is any change in legislation or legal practise, tax, insurance industry market practice, or legal precedent which has a material effect on this policy

If we make any such amendments, then You have the right to terminate this agreement or You will be deemed to have agreed to continue with the agreement on the basis of the revised Terms and Conditions for the remainder of the Period of the Agreement, unless We receive notification from You to the contrary within 30 days of us sending You notice of the amendments.

2) This agreement will apply to any policy or policies which may be issued by us within the above period in substitution for this policy.

3) This Agreement does not apply to the imposition of or increase in Insurance Premium Tax.

DEFINITIONS

For the purpose of this Agreement THE FOLLOWING Definitions apply,

Loss Ratio The Incurred Claims Cost expressed as a percentage of the annual Premiums Paid (to the nearest 1%), ascertained at 60 days before the expiry date of the policy.

Incurred Claims Cost The total of claims paid and outstanding reserves accruing to the Period of Insurance being adjusted.

Annual Premiums Paid The total premiums paid, (annual renewal premium and any mid- term or end of year adjustments,) in respect of the applicable sections for the period commencing at the inception of this agreement, up to each subsequent review date (but excluding any Insurance Premium Tax or taxes.

Minimum & Deposit
At the end of each Period of Insurance the Policyholder shall declare to Us the number of members covered during that Period of Insurance and any additional premium payable will be calculated on the agreed rates as at the start of the policy period and payable within 60 days.

Age Limits
Lower Age Limit 4 years
Upper Age Limit 19 years

Business Partner(s)
An individual who has entered into a legal contract with one or more people to manage the business of The Policyholder and to share in the responsibilities, resources, profits and liabilities of such business.

Catastrophic Spinal Cord Injury
An injury to the spinal cord which results in neurological deficit and is classified as A B C or D on the American Spinal Injuries Association Impairment Scale (ASIA Impairment Scale)

Benefit 13) Catastrophic Spinal Cord Injury Level 1
A spinal cord injury at C4 and above ASIA A/B/C

Benefit 14) Catastrophic Spinal Cord Injury Level 2
A spinal cord injury at C5 – C7 ASIA A/B/C

Benefit 15) Catastrophic Spinal Cord Injury Level 3
A spinal cord injury at C8 and below ASIA A/B/C

Benefit 16) Catastrophic Spinal Cord Injury Level 4
A spinal cord injury at any other than above levels ASIA D

Benefit 17) Catastrophic Spinal Cord Injury
A spinal cord injury at any other level than above Benefits 13-16

Director(s)
A serving director (other than a non-executive director) of The Policyholder whose details have been notified to Companies House in accordance with Section 288 of the Companies Act 1985 or any statutory amendment modification or re-enactment of such Act or Regulations.

Employee
Any person under a contract of service or apprenticeship with The Policyholder including Directors.

External Journey
Any journey undertaken by the Insured Person on the business of The Policyholder (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel from the UK or Insured Persons country of residence

Insurance operates from the departure of the Insured Person from the Insured Person's residence (or The Policyholder Club premises whichever occurs last) until arrival back at such residence or Insured Club premises (whichever occurs first) at the end of the journey.

Full Time Member of the Armed Forces
A Full Time Member of the Armed Forces police fire or prison services shall mean that the Insured Person is engaged in such occupation for more than 20 hours per week and it is their primary source of remuneration

In respect of Full Time Members of the Armed Forces police fire or prison services Benefit 4a) is deleted and restated as follows:

4i) When the Insured Person has a specialist trade profession or task within the service and is demoted within the service or medically discharged from the service as a result of the injury and is unable to perform a similar type of trade profession or task outside the service as a result of the injury or because the task is not performed outside the service up to a maximum of £75,000

4ii) When the Insured Person has no specialist trade profession or task within the service and is demoted within the service or medically discharged from the service as a result of the injury up to a maximum of £37,500

4iii) When the Insured Person has a specialist trade profession or task within the service and whilst able to carry out the same or similar trade profession or task outside the service is medically discharged from the service as a result of the injury up to a maximum of £37,500

Gross Salary
The Insured Person's basic annual salary paid by their Primary Employer at the date of the of the Accident prior to all deductions excluding overtime bonuses match fees and expenses including wage increases during the period of a claim.

Incident
All individual losses arising out of and directly occasioned by one sudden unexpected unforeseen specific event occurring at an identifiable time and place

Insured Persons under the age of 25 years who are in full time education
If the Insured Person is under the age of 25 years and in full time education and sustains any permanent disablement not specified in the Schedule of Benefits the amount payable will be calculated by assessing the degree of permanent disability against the maximum policy Benefit of

£100,000 which represents the 100% figure Any amount payable will be calculated according to the extent it corresponds to the maximum policy Benefit.

The Insured Person's potential future occupation will not be taken into account when this assessment.

No benefit will be payable if the level of disability is assessed as less than 15%.

Insured Team
It is noted that the Definition of an Insured Team is below:
The team or teams which Scottish Rugby operate in fulfilling Representative fixtures as declared to Us
Players
Team Coaches
Team Physiotherapists / Masseurs
Team Doctors / Medical
Attendants Team Management /
Ball boy / girls

Internal Journey
Any journey undertaken by the Insured Person on the Business of The Policyholder (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel within the UK.
Insurance operates from the departure of the Insured Person from the Insured Person's residence (or the Insured Club premises whichever occurs last) until arrival back at such residence or Insured Club premises (whichever occurs first) at the end of the journey

Maximum Incident Limit
The maximum amount We will pay under the Personal Accident Insurance Section of this Policy and any other policy of Personal Accident Insurance issued by Us in the Insured's name in respect of all losses and in respect of all Insured Persons arising out of one and the same Incident
The duration and radius of any one incident shall be limited to
72 consecutive hours

100 miles

No loss which occurs outside this distance or period shall be included in that Incident

In respect of any one incident, the amount payable by Us shall not exceed the Maximum Incident Limit of £50,000,000 subject to the following inner limits:

Multi engine aircraft £50,000,000
Any other aircraft or airship £5,000,000

Under policy numbers

100841438GPA, 100841439GPA, 100841429GPA, 100841430GPA, 100841061GPA, 100841436GPA

In the event of a claim exceeding the Incident Limit Our liability in respect of each Insured Person claimed for shall be proportionately reduced until the loss does not exceed that limit

Minor
A Minor is an Insured Person i) under the age of 16 or ii) aged 16 or 17 and in full time education:
A: The amount for Benefit 1 Death will be limited to £10,000
B: Benefit 4a) Permanent Total Disablement from the Insured Person's Usual Occupation shall not apply

Permanent Total Disablement
Shall be defined as follows where an Insured Person has a Usual Occupation:
Permanent Total Disablement from the Insured Person's Usual Occupation other than where the Insured Person does not have a Usual Occupation (see definition below) then the definition will read:

Permanent Total Disablement from any gainful employment for which the Insured Person is fitted by way of training education or experience

The playing of Rugby is not deemed to be an Insured Person's usual occupation for the purpose of Benefit 4

Temporary Total Disablement and Out of Pocket Expenses
Temporary Total Disablement will be payable only in respect of Insured persons whom are prevented from engaging in their Usual Occupation as a result of injury sustained. The playing of rugby is not deemed to be the Person's usual occupation for the purpose of Benefit 5.
Students and those not in employment would receive up to £50 per week out of pocket expenses, provided these expenses can be verified by provision of receipts.

Traumatic Brain Injury
An injury to the brain which results in neurological deficit and is classified as below:
Benefit 6
Extended Glasgow Outcome Scale level 2 – Vegetative State
Benefit 7
Extended Glasgow Outcome Scale Level 3 – Low Severe Disability
Benefit 8
Extended Glasgow Outcome Scale Level 4 – Upper Severe Disability 7 Royal & Sun Alliance Insurance Ltd (No. 93792) Registered in England and 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
Benefit 9
Extended Glasgow Outcome Scale Level 5 – Low Moderate Disability
Benefit 10
Extended Glasgow Outcome Scale Level 6 – Upper Moderate Disability
Benefit 11
Extended Glasgow Outcome Scale Level 7 – Low Good Recovery
Benefit 12
Extended Glasgow Outcome Scale Level 8

Usual Occupation

Regular gainful employment which forms the Insured Person's primary source of remuneration at the time bodily injury following an Accident is sustained

For the purpose of this Policy:
the playing of rugby as a profession shall not constitute a Usual Occupation

the coaching of rugby as a full-time profession shall constitute a Usual Occupation provided this forms the Insured Person's primary source of remuneration at the time bodily injury following an Accident is sustained

Students or persons in full time education shall not be deemed to have a Usual Occupation

An individual will be considered to be in regular gainful employment at the time an accident is sustained if they had been employed and receiving remuneration for a period of 120 days prior to the date of injury

Persons not currently employed and not described within any of the above
Categories shall not be deemed to have a usual occupation