



SPORTS CLUB TOURS

Policy

Arranged by



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This policy is a contract between the Insured Club and Royal & Sun Alliance Insurance Ltd (herein called The Insurer)

This Policy and any Schedule endorsements clauses and certificates should be read as if they are one document

The Insurer's acceptance of this risk is based on the information presented to them being a fair presentation of the Insured Club's business including any unusual or special circumstances which increase the risk and any particular concerns which have led the Insured Club to seek insurance

Any reference to the singular will include the plural or vice versa

Any reference to any statute or statutory instrument will include any modifications or re-enactment thereto

Any heading in this Policy is for ease of reference only and does not affect its interpretation

The Insurer will provide the insurance described in this policy (subject to the terms set out herein) for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured Club shall pay and the Insurer shall agree to accept the premium

Assistance Services supporting this Policy

This RSA policy is supported by a fully integrated, multilingual, inhouse medical and security assistance third party specialist, Healix International.

The expert advice and assistance provided by Healix can be accessed as follows:

Telephone: +44 (0)20 8763 3155
E-mail: rsa@healix.com

The services can be accessed 24 hours a day 365 days a year

For your protection telephone calls may be recorded or monitored

A full description of their services supporting this Policy, both insured and uninsured, are as follows. Healix can quote for uninsured services on a direct basis, please email gsoc@healix.com quoting RSA21JP for a quotation.

Travel and Medical Assistance from Healix

Healix employs a multilingual team of highly skilled and experienced professionals who provide travel and medical assistance services required by today's traveller

We have customised the services Healix provide to protect the health of all travellers insured under this Policy

When a traveller falls ill or suffers an Accident whilst overseas or requires travel or medical-related help, Healix's dedicated in-house teams of doctors, nurses and case managers are on hand 24/7

Their highly experienced specialists provide travellers with the highest quality of advice, support and assistance and an immediate response including emergency evacuation and repatriation

Healix Pre Travel Advice

Even before the Insured Journey commences Healix can help with the following advice on

- customs regulations
- currency limits and rules
- banking procedures and hours
- health matters and inoculation requirements
- visa requirements and procedures

For no additional cost, Healix can also provide basic information on remote, hostile and/or austere locations including

- details of the nearest regional medical referral centre
- details of the principal medical facilities for a given location
- high level insights into the logistics, feasibility and challenges of medical provision, including repatriation/evacuation (except where an agent fee is incurred and then the information is available at the cost of that fee)

Should you or your organisation require more granular detail to form part of a formal risk assessment tailored to your specific deployment, Healix can provide at your expense, a personalised analysis of your destination. If this is of interest, please email gsoc@healix.com quoting RSA21JP for a quotation.

Healix Medical Assistance

The Insured Club or an Insured Person can obtain immediate assistance by telephoning Healix. The 24/7 operations centre has:

- in house doctors and nursing staff
- a network of medical and dental providers throughout the world
- multilingual assistance case managers
- specialist travel agencies for immediate repatriation arrangements in the event of a medical problem

Healix Travellers Helpline

As well as medical assistance the Healix Travellers Helpline will provide the following assistance

- advice on replacement of lost or stolen tickets passport or travel documents
- assistance in liaison with carrier on location of lost luggage items where permitted
- uninsured motoring assistance if the Insured Person's vehicle breaks down on the way to an airport in the UK
- uninsured domestic assistance for the duration of the Insured Journey - Healix will call out a tradesman to attend to an emergency at home but repairs and services necessary are payable by the Insured Person (with the exception of the cover provided under the Loss of Keys Special Extension to the Baggage Insurance Section) This service only applies where the Insured Person's home is in the UK
- emergency message relay to family

Travel and Security Assistance from Healix

Healix Security is a specialist global risk consultancy and crisis management company, providing advice and solutions that enable our Policyholders to manage and mitigate their business risks.

Recognised for their specialist expertise, innovative intelligence led approach and track record, their services and solutions deliver security improvements to business operations worldwide.

Healix's security team offer a range of services to meet the spectrum of travel and personal security challenges, ensuring every Insured Person is well prepared, has 24/7 access to security advice when travelling and an emergency response capability in the event of a crisis.

Healix Travel Health & Security Advice Web Portal

The Healix Travel Health & Security Advice web portal, provides travellers with an online resource, giving up-to-date travel information on the countries they are visiting, including a comprehensive coronavirus advisory section.

This online portal is a central point of reference with detailed country dossiers covering a variety of topics, with medical and security risk ratings and summaries, country alerts, healthcare overviews, travel tips, vaccination requirements, medical briefings and much more.

To access this service please register at:

<https://traveloracle.healix.com/RSA>

- 1 Complete the registration form to create an account
- 2 Enter policy number **RSA1531522**
- 3 Click "Register"

If you encounter any difficulties registering, please email gsoc@healix.com for support.

Healix Emergency Security Assistance

In support of the following Insurance Sections of this Policy

- Evacuation Insurance Section
- Personal Security Specialist Expenses Insurance Section

Assistance and support is given to our policyholders through

- In house expert crisis management and response consultants
- In house security analysts
- A global network of response teams and security professionals
- In country assistance and deployable resources in support and response to any emergency situation
- Specialist agencies for immediate repatriation in the event of a non-medical emergency, natural disaster, terrorist attack or life-threatening situations
- Dedicated hijack kidnap and detention teams
- A variety of in house specialist security service resources

Our Policyholders can also benefit from a suite of risk management services from Healix, quotes can be obtained direct for provision of the following:

- Employee traveller tracking
- Close protection and armed security provision
- Crisis management and Incident Response planning workshops
- Ground support and protective services
- Threat and risk assessments
- Site and project audits
- Embedded analysis & event monitoring
- Security training
- Crisis management
- Travel risk policy
- Counter-terrorism services
- Evacuation planning
- Investigations
- Risk reduction planning
- Medical Emergency Response Plans (MERP)
- Employee medical screening
- Medical consultancy

If this is of interest, please email gsoc@healix.com quoting RSA21JP for a quotation.

RSA Business Travel Assistance App

The Travel Assistance App, powered by Healix, is an essential risk reference tool for a global workforce, providing instant access to information on the countries they are travelling to.

The App provides:

- Direct line to 24/7/365 RSA assistance line
- Configurable travel alerts for your locations of interest
- Country risk profile information & risk ratings
- Travel health safety & vaccination advice
- Interactive risk map
- Mayday alert emergency contact with real time tracking (when activated by the user)
- Secure storage of personal documentation and medical records to the phone
- Integrated traveller risk awareness e-learning course
- Medical briefings and world reports, written by medical experts documenting information about diseases and outbreaks from around the world

You can download the RSA Business Travel Assistance App from:



General Definitions

The following words or expressions shall have the meanings set out below, unless a more specific Definition applies in the individual Insurance section

Accident

A sudden unexpected unforeseen external and identifiable incident

Air Travel

Mounting into travelling in or dismounting from any fully licensed passenger carrying aircraft as a passenger but not as a member of the crew nor for the purpose of engaging in any trade or technical operation therein and while at any airport for the purpose of such travel

Bodily Injury

An identifiable physical injury to an Insured Person's body, caused directly and solely by an Accident but does not include sickness or disease (other than sickness or disease caused directly from the physical injury) or any naturally occurring condition or degenerative process or the result of any gradually operating cause

Departure Date

The date shown in the Schedule on which the Insured Club intends to commence the Insured Journey

Endorsement

Written evidence of an agreed change to the Policy

Europe

The British Isles Europe (including Iceland islands in the Mediterranean and Russia west of the Ural Mountains) Turkey west of longitude 30° E Tunisia Israel those parts of Egypt Algeria and Morocco north of latitude 30° N Madeira and the Canary Islands

Insured Club

The club organising the journey and proposing for this insurance

Insured Journey

The journey to the Destination specified in the Schedule

The insurance operates (other than Sections 4A and 6) from the departure of the Insured Person from their usual residence or the Insured Club (whichever occurs last in the United Kingdom) on or after the Departure Date until arrival back at such residence or Insured Club (whichever occurs first in the United Kingdom) on or before the Return Date

There is special cover under Sections 4A (Personal Money) and 6 (Cancellation) which is in force prior to setting out on the Insured Journey

If because of delay or interruption of public transport services the Insured Person is unable to complete the Insured Journey by the Return Date this Policy will be automatically extended for as long as is reasonable to allow all Insured Persons to return to their homes in the United Kingdom

Insured Person

Any person travelling on the Insured Journey aged under 75 throughout the Insured Journey whose name has been notified to the Insurer and on whose behalf the Insured Club has paid the appropriate premium

Medical Practitioner

Any legally qualified medical practitioner other than

- A an Insured Person
- B a member of an Insured Person's immediate family
- C an employee of an Insured Person

Minor

Any person who is under 18 years of age

Nuclear Chemical or Biological Cause

Use of any nuclear weapon or device or the deliberate emission discharge dispersal release or escape of any solid liquid or gaseous chemical agent and/or Biological agent

Biological agent shall mean any pathogenic micro-organism and/or biologically produced toxin(s) including genetically modified organisms and chemically synthesized toxins

Playing and Training Equipment

Sports clothing footwear sports balls and associated equipment taken on the Insured Journey by the Insured Club or the Insured Person

Return Date

The date shown in the Schedule on which the Insured Person intends to arrive home at the end of the Insured Journey

Terrorism

Any act including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

United Kingdom

England Scotland Wales and Northern Ireland

War

War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

General exclusions applicable to all sections of the policy

The Insurer will not pay any claim which results from

- 1 A) loss or destruction of or damage to property loss or expense legal liability or any other financial loss directly or indirectly caused by or contributed to by or arising from
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- B) loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
- 2 War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- 3 Terrorism occasioned by any Nuclear Chemical or Biological Cause

General exclusion applicable to all sections of the policy except Medical Expenses, Repatriation and Emergency Travel Expenses

The Insurer will not pay any claim which is

- 4 directly or indirectly as a result of or is contributed to by or is as a consequence of
 1. severe acute respiratory syndrome coronavirus 2 (SARS-COV-2) or
 2. coronavirus disease 2019 (COVID-19) or
 any derivative or mutation of either 1. or 2.

General Conditions

Cancellation of Terrorism Cover

The Insurer may cancel this Policy against Terrorism prior to the Departure Date by giving 7 days' notice to the Insured Club at the Club's registered address. Where the Departure Date has passed and the Insured Journey has commenced cover will not be cancelled.

Financial and Trade Sanctions

The Insurer shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this Policy if and to the extent that doing so would breach any Prohibition.

If any Prohibition takes effect during the Policy period the Insured Club or the Insurer may cancel that part of this Policy which is prohibited or restricted with immediate effect by giving written notice to the other at their last known address.

If the whole or any part of the Policy is cancelled the Insurer shall, if and to the extent that it does not breach any Prohibition, return a proportionate amount of the premium for the unexpired period subject to minimum premium requirements and provided no claims have been paid or are outstanding.

For the purposes of this clause a Prohibition shall mean any prohibition or restriction imposed by law or regulation including but not limited to:

- United Nations Resolutions;
- Trade and/or economic sanctions laws and/or regulations of the United Kingdom, European Union, United States of America (including secondary sanctions) or any other jurisdiction relevant to the parties; and

any activities that would be subject to a licence requirement under those laws and/or regulations in respect of transit and/or export control, unless such licence has been obtained prior to the activity commencing and the Company has approved the provision of insurance for the activity.

Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract to the extent permitted by those laws. Unless the parties agree otherwise in writing the Insurer has agreed with the Insured Club that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured Club is based or if based in the Channel Islands or the Isle of Man the law of whichever of those two places in which the Insured Club is based.

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured Club is based or if the Insured Club is based in either the Channel Islands or the Isle of Man the courts of whichever of those two places in which the Insured Club is based.

General Claims Settlement Conditions applying to all Sections of the Policy

Playing Within the Rules

The Insurer will have no liability under this Policy in respect of any matter which the Insured Club does not comply in accordance with the requirements of this condition

It is a condition precedent to the Insured Club's right to be indemnified under this Policy that the Insured Club and each Insured Person must play within the rules regulations and laws of the appropriate governing body

Application of Excess

If any one incident or loss for any one Insured Person gives rise to a claim under more than one of the following Sections of the Policy the maximum amount the Insurer will deduct from the total of the claim for each Insured Person is £50

Section 2	Medical and Emergency Travel Expenses
Section 3	Personal Baggage
Section 4A	Personal Money
Section 5	Playing and Training Equipment
Section 6	Cancellation Curtailment and Change of Itinerary
Section 7	Travel Delay

Reasonable Care

The Insured Club and each Insured Person must take all reasonable steps to avoid or minimise any loss damage or expense and must also make every effort to recover any property which has been lost

Claims Notification

As soon as possible after the Insured Club is aware that an event has happened which may give rise to a claim the Insured Club must notify the Insurer in writing The Insured Club may wait until after the Journey but the Insurer must be advised of any claim within two months of the event For Medical Expenses claims the Insured Club should read the Section relating to the services of Healix The Insured Club should also read the special conditions applicable to Personal Liability claims

Evidence Required

In connection with any claim:

- A all medical certificates, reports, information and evidence required by the Insurer to substantiate that claim must be supplied at the Insured Person's own expense and in such form as the Insurer may reasonably require;
- B the Insured Person must undergo a medical examination and provide medical evidence to the Insurer (at the Insurer's expense) as often as the Insurer may reasonably require following receipt of that claim; and
- C no benefit shall be payable in respect of that claim where the Insured Person fails to undergo such medical examination or provide such medical evidence as referred to in B above

Evidence Required – Travel Delay or Cancellation Curtailment and Change of Itinerary

If the Insured Club wishes to claim under Section 6 or 7 then the Insured Club must produce evidence from the carriers and their agents

- that the Insured Person checked in as required by the itinerary supplied to the Insured Club or the Insured Person
- for the reason for the delay, cancellation or change of itinerary
- of the length of the delay
- of the cost incurred by the cancellation or changed of itinerary

Other insurances

If at the time of any event giving rise to a claim there is any other insurance policy in force which also covers the Insured Club or Insured Person for the same risk the Insurer will only pay a proportion of the claim The proportion will be determined by reference to the cover provided under each of the relevant policies Personal Accident Benefits are payable in full

Interest

Other than where required by the Enterprise Act 2016 interest will not be added to any amount payable

Assignment

The Insurer shall not be bound to accept or be affected by any notice of any trust charge lien assignment or other dealing with or relating to this Policy

Other Interests

The Insured Club's receipt shall discharge the Insurer's liability to pay any further amount in respect of a claim The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Insurer If the Insured Club comprises more than one party having an interest in the Insured Person or the property insured the Insurer's settlement shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy

Third Party Contract Rights

No person other than the Insured Club or the Insurer may enforce the terms of this Policy and the Provisions of the Contract (Rights of Third Parties) Act 1999 do not apply

Section 1 Personal Accident

The Cover

If during the Insured Journey an Insured Person sustains accidental Bodily Injury which within two years is the sole cause of Death or Disability for which the Benefit is claimed the Insurer will pay to the Insured Club the appropriate Benefit

If an Insured Person suffers Death or Disability as the result of exposure to the elements the Insurer will consider that as having been caused by accidental Bodily Injury

The Insurer will pay

Benefits

1	Death	£50,000
	Disability	
2	Loss of one Limb or Eye	£50,000
3	Loss of two or more Limbs or both Eyes	£50,000
4	Permanent Total Disablement	£50,000
5	Permanent and total loss of hearing	
	A) in both ears	£50,000
	B) in one ear	£12,500

Special definitions applying to Section 1

Disability

Disability shall mean Benefits 2 to 5

Loss of Eye

Permanent and total loss of sight which will be considered as having occurred

- A) in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- B) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (this means seeing at 3 feet what you should see at 60 feet)

Loss of Limb – leg

Physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg

Loss of Limb – arm

Physical severance of the four fingers at or above the meta carpo phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete hand or arm

Permanent Total Disablement

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

Claims settlement conditions applying to section 1

Limitation of Cover and Benefits

The Insurer will not pay in respect of any one Insured Person under more than one of Benefits 1 to 5 in connection with the same Accident

Disablement

No claim for any Disability shall be payable under Benefits 2 to 5 until such time as reasonable evidence has been provided to the Insurer to show that such Disability is permanent and that there is no reasonable expectation of recovery

Minors

Benefit 1 Death will be limited to £10,000

Benefit 4 Permanent Total Disablement will be from gainful employment of any and every kind

Sometimes the full effects of an Accident are not immediately apparent, although Loss of Limb or Eye may occur at the time of the Accident In respect of Minors where the Death Benefit is less than the benefit for Loss of Limb or Eye, the Insurer will not pay more than the amount for Death until at least thirteen weeks after the date of the Accident and then the Insurer will only pay the balance if the Insured Person has not in the meantime died as a result of the Accident

Disappearance

In the event of disappearance of the Insured Person if after a reasonable period of time it is believed based on reasonable evidence available at the relevant time that Death has occurred as a result of accidental Bodily Injury the benefit amount of Benefit 1 shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such amount shall be refunded to the Insurer

Exclusions to Section 1

The Insurer will not pay

- 1 any Benefit where Bodily Injury Death or Disability is the result of or is contributed to by
 - A) the Insured Person having taken a drug unless it was taken on proper medical advice and not for treatment of drug addiction
 - B) the Insured Person committing or attempting to commit suicide
- 2 any Benefit if the Insured Person is travelling
 - A) against the advice of a Medical Practitioner
 - B) after having received a terminal prognosis from a Medical Practitioner
 - C) for the purpose of obtaining medical treatment

Additional Exclusion to Section 1 for RFU affiliated clubs only

- 3 any Benefit where Bodily Injury Death or Disability is a result of
 - A) playing or training or taking part in any match official training session at any ground or premises where the Insured Club or constituent body and/or school and/ or referee society has arranged a fixture official training session or practice session
 - B) travelling directly to or directly from a match or official training session or practice session by a common carrier licensed to carry passengers including Air Travel as part of an organised party and in the case of a referee also by private type motor vehicle provided such travel is under the direction of the Insured Club or constituent body or school or referee society

Section 2 Medical Expenses Repatriation and Emergency Travel Expenses Insurance Section

The Cover

If during an Insured Journey an Insured Person sustains Bodily Injury following an Accident or falls ill the Insurer will indemnify the Insured Club on behalf of the Insured Person in respect of Medical Expenses Repatriation and Emergency Travel Expenses which are necessarily incurred as a direct result

The Insurer will pay

up to £10,000,000 for all Medical Repatriation and Emergency Travel Expenses necessarily incurred in respect of any one Insured Person

Special Definitions applying to this Section

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges

- A incurred on an Insured Journey and within two years of the date that the need for treatment first arises
- B incurred within the Insured Person's normal country of residence on return from an Insured Journey (involving travel outside the Insured Persons normal country of residence) and for an amount not exceeding
 - i) £25,000 in respect of inpatient charges
 - ii) £25,000 in respect of outpatient charges

per Insured Person and incurred within three months of the Insured Person's return to their normal country of residence

Dental and optical expenses are included only if necessitated by Bodily Injury following an Accident or incurred for emergency treatment

Pregnancy or childbirth expenses are included but only if necessitated by

- i) Bodily Injury following an Accident or
- ii) incurred for pregnancy related illness or complications requiring emergency treatment

Emergency Travel Expenses

The additional cost of travel and accommodation and Repatriation necessarily and reasonably incurred during an Insured Journey upon the recommendation of Healix relative to

- A the Insured Person
- B any business colleague relative or friend who have necessarily to travel to or remain with or escort the Insured Person

less any saving by or recovery available to the Insured Club or Insured Person concerned

Repatriation

The necessary cost of transporting the body or ashes and the Insured Person's Baggage and Playing and Training Equipment to their normal country of residence

Special Extensions applying to this Section

Funeral Expenses

If during the course of an Insured Journey the Insured Person dies the Insurer will pay up to a maximum of £10,000 for the necessary cost incurred with the Insurer's prior written consent for funeral expenses

Hospitalisation

If during the course of an Insured Journey the Insured Person is admitted to a hospital on the recommendation of a Medical Practitioner the Insurer will pay £50 per full 24 hours up to a maximum of £1,000 while the Insured Person is a hospital in patient

Search and Rescue Costs

If during the course of an Insured Journey the Insured Person is reported as missing and a search or rescue is instigated by approved rescue or police authorities because

- A it is known or believed that the Insured Person has sustained Bodily Injury following an Accident or fallen ill
- B weather and safety conditions are such that it becomes necessary to instigate a search or rescue to prevent the Insured Person from sustaining Bodily Injury following an Accident or falling ill

the Insurer will pay up to a maximum of £25,000 for the necessary and reasonable costs incurred

Exclusions to this Section

The Insurer will not pay

- 1 for any Medical Expenses incurred in the Insured Person's normal country of residence other than as provided under **Special Definition Medical Expenses B** above
- 2 any claim if the Insured Person is travelling:
- 3 against medical advice given by a Medical Practitioner,
- 4 after having received a terminal prognosis from a Medical Practitioner, or
- 5 for the purpose of obtaining treatment
- 6 any claim handled by Healix where it is subsequently found that the person receiving treatment or incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured Club
- 7 War or Terrorism occasioned by any Nuclear Chemical or Biological Cause
- 8 the first £50 of each claim

In an Emergency

The Insured Club or an Insured Person can obtain immediate assistance by telephoning Healix Please refer to page 22 this Policy

Section 3 Personal Baggage

The Cover

If during the Insured Journey an Insured Person's Personal Baggage is lost damaged stolen or destroyed the Insurer will indemnify the Insured Club on behalf of the Insured Person concerned for the cost of repair or replacement less an amount for wear and tear

Delayed Baggage

In the event of the Insured Person's Personal Baggage being lost for more than 12 hours the Insurer will reimburse the Insured Club on behalf of the Insured Person concerned up to £250 towards the necessary cost of purchasing replacement clothing toilet requisites and similar items Any amount paid in respect of such emergency purchases will be deducted from the total amount paid if the Personal Baggage proves to be permanently lost

The Insurer will pay

up to £2,500 in respect of any one Insured Person

Special definition applying to Section 3

Personal Baggage

Clothing and personal effects suitcases trunks and other containers taken on the Insured Journey by the Insured Person It includes any such items which are acquired during the Insured Journey but not including Playing and Training Equipment covered under Section 5

Exclusions to Section 3

The Insurer will not pay

- 1 the first £50 of any claim arising out of a single incident except where the claim is for Delayed Baggage
- 2 more than 25% of the appropriate Sum Insured in respect of any one item
- 3 more than £250 aggregated between the Delayed Baggage and Delayed Playing and Training Equipment (Section 5) sections if the loss is as a result of the same incident
- 4 for loss of or damage to
 - A) money bonds negotiable instruments securities of any kind
 - B) contact lenses
 - C) Playing or Training Equipment
 - D) sports equipment while in use
 - E) motor vehicles pedal cycles caravans trailers surf or sailboards or parts of accessories on or in any one of them
- 5 for chipping scratching or breakage of glass china or other fragile articles unless due to fire theft or Accident to the conveyance in which they were being transported
- 6 for claims or damage caused by
 - A) moth vermin atmospheric or climatic conditions or another gradually operating cause
 - B) any process of cleaning dyeing repairing or restoring
 - C) delay confiscation or detention by order of any government or Public Authority

- 7 for mechanical or electrical breakdown or derangement
- 8 for any Personal Baggage which is lost damaged stolen or destroyed while being shipped as freight or under a bill of lading

Section 4a Personal Money

The Cover

If during the Insured Journey or the 72 hours immediately preceding the commencement of the Insured Journey an Insured Person loses their Personal Money or suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently being used by any person other than an Insured Person or a member of the Insured Person's family the Insurer will indemnify the Insured Club on behalf of the Insured Person concerned

The Insurer will pay

Up to £1,500 in respect of any one Insured Person

Section 4b Travel Document Insurance

The Cover

If during an Insured Journey or the 120 hours immediately preceding its commencement the Insured Person loses or damages their passport visa travel tickets or other essential travel documents

the Insurer will reimburse the Insured Club on behalf of the Insured Person for the necessary additional cost of travel and accommodation and other costs necessarily incurred to enable the Insured Person to obtain replacement documents

The Insurer will pay

Up to £1,000 in respect of any one Insured Person

Exclusions to this Section

The Insurer will not pay

- 1 if the loss has not been reported to the consular representative of the relevant issuing country within 24 hours of discovery of the loss

Special definitions applying to Section 4a

Personal Money

Coins bank and currency notes cheques postal and money orders travellers cheques travel tickets passports green cards and other coupons which have monetary value

Credit Card

Any credit charge cheque bankers or cash card issued to the Insured Person in the United Kingdom

Exclusions to Sections 4a and 4b

The Insurer will not pay

- 1 the first £50 in respect of loss of Personal Money or Credit Cards
- 2 unless the Insured Club or the Insured Person have reported the loss of Personal Money or Credit Card to the Police within 24 hours of discovery
- 3 for loss from any vehicle unless at the time of the loss the Personal Money or Credit Card was in a locked glove box or a locked boot which is self-contained and separate from the passenger compartment
- 4 for loss of Personal Money exceeding £500 unless the amount in excess of £500 relates to travellers cheques or non-cash losses
- 5 any claim following loss of a Credit Card unless the Insured Person has complied with all the terms and conditions under which the card was issued
- 6 for shortages or loss due to error omissions depreciation in value or confiscation or detention by customs or other lawful officials or authorities

Section 5 Playing and Training Equipment

The Cover

If during the Insured Journey the Insured Club's or Insured Person's Playing or Training Equipment is lost damaged stolen or destroyed the Insurer will indemnify the Insured Club (on behalf of the Insured Person concerned if appropriate) for the cost of repair or replacement less an amount for wear and tear

Delayed Playing or Training Equipment

In the event of the Insured Club's or the Insured Person's Playing or Training Equipment being lost for more than 12 hours the Insurer will reimburse the Insured Club (on behalf of the Insured Person concerned if appropriate) up to £250 towards the necessary cost of purchasing replacement Playing and Training Equipment Any amount paid in respect of such emergency purchases will be deducted from the total amount paid if the Playing or Training Equipment proves to be permanently lost

The Insurer will pay

Up to £1,000 in respect of Playing or Training Equipment owned by any one Insured Person

and

Up to £2500 in respect of Playing or Training Equipment owned by the Insured Club

and

Up to £1500 in respect of Playing or Training Equipment hired by the Insured Club for which they are legally responsible

Exclusions to Section 5

The Insurer will not pay

- 1 the first £50 of any claim except where the claim is for Delayed Playing or Training Equipment
- 2 more than £500 in respect of any one item
- 3 more than £250 aggregated between the Delayed Baggage (Section 3) and Delayed Playing and Training Equipment sections if the loss is as a result of the same incident
- 4 for loss of or damage to Playing and Training Equipment while in use
- 5 for loss or damage caused by
 - A) moth vermin atmospheric or climatic conditions or any other gradually operating cause
 - B) an process of cleaning dyeing repairing or restoring
 - C) delay confiscation or detention by order of any government or Public Authority
- 6 for any Playing and Training Equipment which is lost damaged stolen or destroyed while being shipped as freight or under a bill of lading

Section 6 Cancellation Curtailment and Change of Itinerary

The Cover

If after the date on which this insurance was accepted the Insured Club or the Insured Person is forced to

- A Cancel an Insured Journey
- B Curtail an Insured Journey
- C Change the itinerary of a pre booked Insured Journey

as a direct and necessary result of any cause outside the Insured Club's or the Insured Person's control the Insurer will reimburse the Insured Club (or the Insured Club on behalf of the Insured Person concerned) up to £3,000 per Insured Person up to a total of £25,000 in respect of all individual claims arising out and directly occasioned by one circumstance incident or event for

- A deposits and advance payments (on a proportionate basis in respect of Curtailment)
- B charges for transport
- C charges for accommodation and sustenance
- D any other charges

reasonably and necessarily incurred and that are forfeit under contract or are not otherwise recoverable

Exclusions to this Section

The Insurer will not pay

in respect of any claim as a result of

- 1 disinclination to travel
- 2 the Insured Club's or Insured Person's financial circumstances
- 3 the financial failure or omission or neglect of any provider (or their agent) of transport or accommodation
- 4 regulations (permanent or temporary) made by any Government or public authority which existed or of which advance notice had been given on or before the date on which the Insured Journey was booked
- 5 withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country
- 6 strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
- 7 mechanical breakdown or failure of the means of transport on which the Insured Person is travelling or intends to travel unless it has been delayed by at least 2 hours
- 8 circumstances involving a person who is travelling or intending to travel against the advice of a Medical Practitioner or for the purpose of obtaining treatment
- circumstances more specifically Insured under the Evacuation Insurance Section of this Policy

Section 7 Travel Delay

The Cover

If the departure of the ship or aircraft on which the Insured Person is booked to travel on an Insured Journey is delayed because of strike industrial action adverse weather conditions or mechanical breakdown the Insurer will compensate the Insured Club for the inconvenience caused

The Insurer will pay

- A i) £30 if the Insured Person's departure is delayed for at least 12 hours
 - ii) a further £20 for each additional full 12 hours
- up to a maximum of £100 in respect of any one Insured Person

Exclusions to Section 7

The Insurer will not pay if

- A the Insured Person fails to check in according to the itinerary supplied unless such failure was itself due to strike or industrial action
- B the delay is due to strike or industrial action which existed on or which advance notice had been given on or before the date on which the journey was booked
- C the delay is due to the withdrawal from service temporarily or permanently of any ship or aircraft on the orders of or recommendation of any Port Authority or the Civil Aviation or any similar body in any country

Section 8 Personal Liability

The Cover

The Insurer will indemnify each Insured Person and their personal representatives in respect of legal liability for damages arising from accidental

- A Bodily Injury to any person other than members of the Insured Person's family travelling companions or other Insured Persons covered by this policy other than in respect of liability arising out of the negligent supervision of Minors
- B loss of or damage to material property happening during the Insured Journey

The Insurer will pay

- A up to £2,000,000 in damages in respect of any one Event
- B claimant's costs and expenses for which the Insured Person is legally liable in connection with the Event giving rise to a claim
- C all other costs and expenses incurred with the Insurer's written consent

Special definitions applying to Section 8

Event one occurrence or all occurrences of a series consequent on or attributable to one source or original cause

Injury Bodily Injury, disease, mental injury, death or illness

Claims settlement conditions applying to Section 8

Notification

The Insured Club and the Insured Person must comply with the following condition as any failure to do so may result in a claim being rejected and not being paid

In order for claims to be accepted and paid under this Policy the Insured Club or the Insured Person shall give to the Insurer written notice as soon as practicable with full particulars of any claim or occurrence which may give rise to a claim

Every letter claim form writ summons and process must be forwarded to the Insurer immediately

The Insured Club shall notify the Insurer immediately upon becoming aware of any prosecution inquest or inquiry in connection with any occurrence which may give rise to a claim

Rights of Recovery

The Insurer shall be entitled to take over the defence or settlement of any claim or to prosecute any claim in the name of the Insured Person for the Insurer's own Benefit and shall have full discretion in the conduct of any proceedings and the settlement of any claim

Admission of Liability

No admission offer promise payment or indemnity may be made by or on behalf of the Insured Club or the Insured Person without the Insurer's written agreement

Final Settlement

The Insurer may at any time pay the Insured Club or Insured Person or any personal representatives the amount for which a claim can be settled up to a limit of £2,000,000 (less any damages already paid) The Insurer will then be under no further liability other than for costs and expenses incurred prior to the Insurer making such a payment

Exclusions to Section 8

The Insurer will not provide an indemnity

where legal liability arises out of

- 1 the Insured Person's profession trade or business
- 2 loss of or damage to any property which at any time of the Event giving rise to such legal liability is owned by or held in trust by the Insured Person or is in their custody or control
- 3 the ownership possession or use by the Insured Person or on their behalf of any caravan mechanically propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in territorial waters)
- 4 willful malicious or unlawful acts or under the influence of intoxicating liquor or drugs
- 5 an incident between two or more players on the field of play
- 6 in respect of loss of or damage to any property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Insured Person This Exclusion shall not apply to loss or damage to premises including their fixtures and fittings leased or rented to the Insured Person where such legal liability has not been accepted by agreement

Special Note - Holiday Accommodation

Exclusion 2) and the reference to caravan in Exclusion 3) does not apply to loss or damage to premises (or static caravans used solely as accommodation) and their fixtures and fittings which are leased or rented to the Insured Person where such legal liability has not been accepted by agreement

Section 9 Legal Expenses Insurance

The Cover

If an Insured Person sustains Injury during an Insured Journey The Insurer will pay to the Insured on behalf of the Insured Person Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against the third party who has caused the Injury

The Insurer will pay

up to a maximum of £50,000 Any One Claim any one Insured Person

Special Definitions applying to this Section

Any One Claim

All Legal Proceedings including appeals arising from or relating to the same original cause or event

Arc Legal Assistance Ltd ("Arc") handle claims on behalf of the Insurer

The Insurer

Arc Legal Assistance Ltd is a third party service provider approved by Royal & Sun Alliance Insurance Ltd

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD

Telephone: 0344 770 9000
Email: claims@arclegal.co.uk

Injury

Physical injury to or death disease or illness of the Insured Person

Legal Expenses

A Any fees (other than those charged only on the successful outcome of the Legal Proceedings) expenses or other disbursements including costs and fees of expert witnesses reasonably incurred by the Legal Personal Representative in connection with the Legal Proceedings or in appealing or resisting an appeal against the judgement of any court in connection with any Legal Proceedings

B Any costs payable by the Insured Person following an award of costs by any court and any costs payable following an out of court settlement to which ARC has agreed and which is made in connection with any Legal Proceedings

Legal Personal Representative

A solicitor or other suitably qualified person appointed to act for the Insured Person or their legal personal representatives in any Legal Proceedings

Legal Proceedings

The pursuit of a legal action in a civil court

Claims Settlement Conditions applying to this Section

Arbitration

If there is a dispute between the Insured Person and the Insurer or ARC about this Section of the Policy it can be taken to an independent arbitrator The arbitrator will be a solicitor or barrister whom the Insured Person and ARC agree to If ARC cannot agree with the Insured Person to an arbitrator the President of the Law Society (or similar organisation) will choose the arbitrator The side that loses the arbitration will pay the costs of the arbitration If the decision is not totally in favour of one side the arbitrator will decide who pays the costs If the Insured Person loses or is asked to pay a share of the costs these costs will not be covered under this Section

Co-operation

ARC must be able to contact the Legal Personal Representative The Insured Person and the Legal Personal Representative must co-operate with ARC about developments concerning the Insured Person's case ARC must be able to have access to the Legal Personal Representative's files if ARC requests this The Insured Person owes the same obligation to ARC as to the Legal Personal Representative

Notification

The Insurer will have no liability in respect of Legal Expenses in respect of any matter which the Insured does not notify to the Insurer in accordance with the requirements of this condition As a condition precedent to the Insured's right to be indemnified under this Policy the Insured must inform ARC by filling in a claim form immediately that the Insured is aware of any occurrence or event that may give rise to a claim, and sending the claim form to ARC at the address shown. The Insured must give ARC a full and truthful account of the details of the claim. Until ARC have been told about the claim and ARC has given its agreement, the Insurer will not be responsible for any Legal Expenses

Payment of Bills

The Insured Person must send ARC all bills for the Legal Personal Representative's Legal Expenses as soon as the Insured Person receives them The Insured Person must confirm that any charges to be paid are acceptable and that ARC may pay the bill for the Insured Person If ARC asks the Insured Person must ask the Legal Personal Representative to submit the bill of costs for assessment or audit

Recovery

The Insured Person and the Legal Personal Representative must take every step to recover Legal Expenses If The Insurer pay Legal Expenses up to the maximum for Any One Claim and the Insured Person pays more Legal Expenses to end the case The Insurer and the Insured Person will share any Legal Expenses that are recovered The Insurer and the Insured Person will each receive the same percentage as was paid

Selection of the Legal Personal Representative

- 1 Outside the European Union ARC shall have complete control over the Legal Proceedings and the selection appointment and control of any Legal Personal Representative
- 2 For claims within the European Union
 - i) Where Court papers have been issued (or received) or where there is a conflict of interest, the Insured Person is free to choose a suitably qualified Legal Personal Representative

In selecting the Legal Personal Representative the Insured Person shall have a duty to minimise the cost of Legal Proceedings

ARC may choose not to accept a Legal Personal Representative chosen by the Insured Person If this occurs ARC will explain why If there is a disagreement over the choice in these circumstances the Insured Person may choose another suitably qualified person and submit the name of that person to ARC for consideration

- ii) In all circumstances except those described in 2) i) above ARC shall choose a Legal Personal Representative to act on the Insured Person's behalf

If the Insured Person's choice of Legal Personal Representative has to undertake work to familiarise themselves with the work already undertaken on the case the Insured Person will not be covered for this work to be done. The Insured Person must also confirm that their choice of Legal Personal Representative will not charge more than ARC's choice of Legal Personal Representative unless the Insured Person agrees to pay this difference personally

Any Legal Personal Representative is appointed in the Insured Person's name to act on behalf of the Insured Person

In the period before ARC agree that Legal Proceedings are necessary ARC reserve the right to seek to obtain a settlement on the Insured Person's behalf. The settlement will be subject to the Insured Person's agreement which the Insured Person will not unreasonably refuse or withhold

Settlement

The Insured Person must tell ARC if an offer is made to settle the Legal Proceedings and must not negotiate or agree to settle the dispute without having ARC's agreement beforehand. If the Insured Person does not accept a reasonable offer the Insurer may not continue to support the claim

Exclusions to this Section

The Insurer will not pay any Legal Expenses in respect of

- 1 any Legal Expenses incurred either prior to the granting of support by ARC or without ARC's written consent
- 2 costs in excess of £100,000 where the same original cause event or circumstance gives rise to claims by more than two Insured Persons
- 3 Legal Proceedings between any Insured Person and the Insured Club or any other Insured Person
- 4 any claim where
 - A) there are not reasonable prospects of successfully pursuing or defending the Legal Proceedings or achieving a reasonable settlement or
 - B) a reasonable estimate of the Insured Person's total irrecoverable Legal Expenses is greater than the amount in dispute

However where it is fair and reasonable to do so the Insurer may at ARC's sole discretion offer the Insured Person a cash settlement in substitution for the reimbursement of Legal Expenses

- 5 any costs relating to a claim or counterclaim made against the Insured Person by any other party
- 6 fines damages or penalties of any nature
- 7 any claim against ARC or the Insurer or any person or business acting on their behalf in respect of the cover terms conditions and limitations of this Policy or any service advice or arrangements given in connection with this policy
- 8 any claim arising out of any willful deliberate reckless or intentional action taken by an Insured Person
- 9 Legal Proceedings undertaken in more than one country
- 10 any Legal Proceedings directly or indirectly caused by contributed to or arising from or in connection with any Accident involving a mechanically propelled vehicle or trailer owned by the Insured Person
- 11 any Legal Proceedings in respect of which the Insured Club is or but for the existence of this Policy would be entitled to indemnity under any other insurance policy held by the Insured Person or any policy which the Insured Club is required to hold by law
- 12 the pursuit or defence of any action alleging defamation or malicious falsehood
- 13 the defence of civil Legal Proceedings made or brought against the Insured Club that arise out of or relate to
 - A) the death disease or illness of or Bodily Injury to any person
 - B) the actual or alleged breach of any duty owed as a Director or officer of any Insurer
 - C) the Insured Person's profession trade or occupation
 - D) the loss destruction or damage of or to any property This also includes loss of use of property which cannot be used because of the loss destruction or damage
- 14 Legal Proceedings in constitutional international or supranational Courts or tribunals other than the European Court of Justice and the Commission and Court of Human Rights
- 15 any consequence of War
- 16 Terrorism occasioned by Nuclear Chemical or Biological Cause

Section 10 Personal Security Specialist Expenses Insurance

The Cover

If during an Insured Journey an Insured Person becomes involved in a Life-threatening Situation the Insurer will reimburse the Insured Club in respect of the costs necessarily incurred to employ the services of the Insurer's security services provider Healix Security in extricating the Insured Person from such Life-threatening Situation

The Insurer will pay

up to the appropriate Sum Insured in respect of any one Insured Person subject to the Incident Limit as detailed in the Schedule

Special Definition applying to this Section

Life-threatening Situation

Any situation or event occurring on an Insured Journey where the Insurer's security services provider Healix Security agree that the Insured Person's life is potentially in danger

Special Conditions applying to this Section

- A Healix Security must be informed immediately or as soon as reasonably possible of any situation or event that may give rise to a claim
- B The Insured Club and Insured Person must provide Healix Security with all information in a timely manner and must not make or attempt to make arrangements without the reasonable involvement and/or agreement of Healix Security
- C Any extrication must be organised by Healix Security who will use the most appropriate method including if necessary the attendance of a security specialist to assist an Insured Person if required

Exclusions to this Section

The Insurer will not pay

in respect of any claim as a result of

- 1 the Life-threatening Situation being directly due to circumstances within the control of the Insured Club or the Insured Person
- 2 any fraudulent dishonest or criminal act of the Insured Club or the Insured Person
- 3 any claim handled by Healix Security where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured Club

Guidance When Making a Claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in your policy wording. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements contained in the policy

Directions for claim notification are included in the claims settlement conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy wording

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon the circumstances and value of the claim which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations

Preferred Suppliers

We take pride in the claims service we offer to our customers. Our philosophy is to repair or replace lost or damaged property, where we consider it appropriate, and we have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions

Where we can offer repair or replacement through a preferred supplier but we agree to pay our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier

For all claims other than medical emergencies:

Initially a notification of any claim should be sent to:

Accident and Health Claims
Profin Claims
PO Box 509
Horsham
RH12 1WS

Telephone: 0345 075 5218 (dedicated Personal Accident and Travel claim telephone number open between 9am and 5pm Monday to Fridays excluding Bank Holidays)

Fax: 01403 325562

To request a claim form email: travel.claimforms@uk.rsagroup.com

For general correspondence Email:

claims.accidentandhealthclaims@uk.rsagroup.com

You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy wording

For medical emergencies:

This RSA policy is supported by Healix, specialists in the provision of Medical Assistance Services Healix is a third party service provider approved by RSA

You can contact Healix 24 hours a day 365 days a year as follows:

Telephone: +44 (0)2086 084 014

E-mail: rsa@healix.com

For your protection calls maybe recorded or monitored

Complaints Procedure

Our Commitment to Customer Service

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Ensure you are clear on how to escalate your complaint, if necessary

Step 1

If your complaint relates to your policy then please contact the sales and service team in the office which issued the Policy or your Broker. If your complaint relates to a claim then please call the claims helpline number shown in your policy wording

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome

Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint.

Our Customer Relations Team's contact details are as follows:

Post: RSA Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

If you are still not happy

If you are still unhappy after our Customer Relations Team's review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (free from mobile phones and landlines)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced

Fair Processing Notice

At Royal & Sun Alliance Insurance Ltd we provide commercial insurance policies directly or in partnership with other organisations

Where individuals are covered under the terms of these insurance policies we may need to process their personal information

Information including the purpose and basis for the processing, how long data will be retained for and about the individual rights under the data protection regulation can be found at:

www.rsagroup.com/support/legal-information/privacy-policy/

If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer

RSA

Bowling Mill

Dean Clough Industrial Park

Halifax

HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com