

## NCR Insurance Overview - Issued May 2020

The NCR membership fees include General Liability and Participant Accident insurance for players, coaches, referees, and volunteers while engaged in rugby activities including:

- Sanctioned Events, athletic and non-athletic activities
- Events organized, conducted, sponsored and supervised by NCR

A sanctioned event also includes matches where an NCR team is playing a non-NCR team.

### General Liability

General liability insurance policies cover clubs and individuals for claims involving bodily injuries and property damage for which they may be legally responsible.

Features	Limits
Maximum Aggregate	\$10,000,000
Each Occurrence Limit	\$1,000,000
General Aggregate Limit per Event	\$2,000,000
Products Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You (7 days or less)	\$100,000
Participant Legal Liability	\$1,000,000 per occurrence/aggregate
Medical Expense	excluded
Deductible	\$0
Excess Liability	\$5,000,000 per occurrence; \$5,000,000 aggregate

### Participant Accident

The purpose of participant accident insurance is to provide benefits in the event of an injury. The insurance is supplemental to an individual's primary health insurance.

Features	Limits
<b>Accidental Death &amp; Dismemberment</b>	\$10,000
<b>Accidental Medical (excess)</b>	\$10,000
<b>Deductible</b>	\$5,000
<b>Aggregate per covered accident</b>	\$50,000
<b>Benefit Period</b>	12 months
<b>Provided treatment is within</b>	60 days

