World Rugby - Insurance

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Introduction & Context

- Marsh – International Insurance Broker
- Specialist Sports & Events Practice
- Risk and Insurance Adviser to 30+ International Federations of Sport
- Place > USD 850m of sports related insurance covers annually
Insurance Covers

• Main Policies impacted:

1. Personal Accident

2. Liability
   - General (Third party)
   - Professional (errors and omissions)
Personal Accident Insurance
Accidental Death or Permanent Total Disablement (Partial Total Disablement)

7 key rating considerations – impacting premium

1. Team or Individual

2. Age

3. Contract length and value
Personal Accident Insurance

4. Position they play

5. Standard of club / team

6. Injury history
Personal Accident Insurance

7. Men v Women

- Difference in underwriting attitude?
General Liability Insurance

General Liability – third party bodily injury

- Any injury to a third party caused by the insured party
- Event Organisers, Tournaments, Competitions, Clubs
- Underwriting Criteria
  - Player to Player – covered or excluded?
  - Reasonably foreseeable loss – covered or excluded?
Professional Liability Insurance

Professional Liability

- Primarily Governing Bodies
- Protects against errors or omissions
- Liability attached to Governing body for allowing athlete to participate?
- Directors and Officers insurance
Summary

• Currently no specific insurance underwriting for transgender athletes
• Medical Opinion
• Future Impact