

# World Rugby - Insurance

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**Richard Tolley**  
Deputy Leader - Marsh Global Sports & Events Practice



# 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



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