

## INSURANCE PORTFOLIO SUMMARY - RUGBY NEW ZEALAND 2011 LTD

The purpose of this chart is to provide a brief description of RNZ 2011 insurance policies.

Policy	Purpose of cover	Sum Insured	Who is insured	Insurer	Excess	Premium (excluding GST)	Renewal Dates	2010 Portion
<b>Asset protection policies</b>								
Material Damage	Physical loss or damage to property belonging to the Insured or for which the Insured is legally responsible or has assumed responsibility prior to the occurrence of any damage.	\$XXXX for property insured plus \$XXXX capital additions.	Property anywhere in NZ including property whilst in transit.		Between \$XXXX-\$XXXX item specific. (Sub-limits also apply.)			
Business Interruption ("Gross Revenue")	Consequential losses and additional costs incurred due to interruption of, or interference with, the Business following loss or damage as insured under the Material Damage Policy.	\$XXXX additional expenses.	Principally Level 4 & Level 11 PSIS House, but anywhere in NZ.		X working days			
CrimeManager (Fidelity Guarantee)	Indemnity for loss of money or other property through any fraudulent or dishonest act or acts committed by any of those covered acting alone or in collusion with others.	\$XXXX any one loss and in the aggregate.	All employees of RNZ 2011 in regular course of business.		\$XXXX each and every loss.			
<b>Travel policies</b>								
Overseas Business Travel	Travel insurance benefits for all persons nominated by the Insured for insurance for overseas travel.	Various; Medical \$Unlimited	RNZ 2011 Directors, Staff and Employees whilst on Insured Business and their accompanying partners and children. Age limit to 75 years of age. Children under 16 are free.		Medical & Additional Expenses, Loss of Deposits, Baggage, Personal Effects, Tools of Trade, Deprivation of Baggage, Money/Travel Documents \$Nil Laptops/Electrical equipment, cups and trophies 10% of loss, minimum \$XXXX; Cups and Trophies 10% of loss, minimum \$XXXX			
<b>Liability policies (now as one policy but purpose defined separately)</b>								
General (Public) Liability	Indemnify the insured for sums for which it is legally liable to pay in respect of claims made against the Insured arising out of or in connection with the Insured's business subject to the conditions of the policies insured for each section.	\$XXXX per occurrence and in the aggregate for Products.	All Business relating to the planning, preparations and delivery of RWC 2011.		\$XXXX each and every loss.			
Professional Indemnity		\$XXXX any one claim and in the aggregate.			\$XXXX each and every loss, costs inclusive.			
Statutory Liability		\$XXXX any one claim and in the aggregate.			\$XXXX each and every loss, costs inclusive.			
Employers Liability		\$XXXX any one claim and in the aggregate.			\$XXXX each and every loss, costs inclusive.			
Directors & Officers Liability & Company Reimbursement		\$XXXX any one claim and in the aggregate.			\$XXXX each and every loss, costs inclusive for Corporate Reimbursement. Directors \$Nil.			
<b>Cancellation and Abandonment Policies</b>								
Cancellation and Abandonment Policies	All incidents leading to a cancellation, abandonment, postponement, interruption, curtailment or relocation are within the policy coverage unless specifically excluded in the policy terms	\$XXXX						
Cancellation and Abandonment - No Claims Bonus protection	Policy to protect the no claims bonus on the Cancellation and Abandonment policies	\$XXXX						
<b>Insurance Management and Broking</b>								
Insurance Broking Fee	Advice and assistance for all insurance placement and claims management							