

## Association Liability Certificate of Currency

Policy Number: 47-ZAL-019308-01

Policyholder: New Zealand Rugby Union Affiliated Members and Associations

Address: C/o: Gallagher Insurance NZ

Insured's Business: Promoter and administrator of rugby and community sports clubs

Policy Period: From: 31 December 2025 To: 31 December 2026  
Both days at 4.00PM New Zealand Local Time

Limit of Indemnity  
Part B: General Liability: \$5,000,000 any one **Occurrence** in respect of public liability and in the aggregate during the **Policy Period** in respect of **Product** liability

Part B: Territory & Jurisdiction: Worldwide

Part C: Professional Indemnity: A. \$5,000,000 any one **Claim** and in the aggregate for loss (excluding **Costs and Expenses**)  
B. \$1,000,000 any one **Claim** and in the aggregate for **Costs and Expenses**

Part C: Territory & Jurisdiction: Worldwide

Policy Wording: BHSI-NZ-EP-AL-001-03/2019

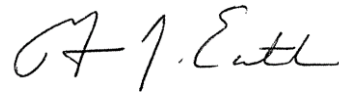
Note: See the list of clubs included in the policy coverage as Entity Deemed as a Subsidiary.

Dated: 18 February 2026

Signed:



**Ralph Tortorella, Secretary**



**Peter Eastwood, President**

For and on behalf of Berkshire Hathaway Specialty Insurance Company

This is a summary of cover only, and subject always to the terms, conditions, exclusions and limitations of the Policy.

## ENDORSEMENT

### ENTITY DEEMED AS A SUBSIDIARY

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**This endorsement modifies insurance provided under the following:**

#### **ASSOCIATION LIABILITY POLICY**

The following is added to Part G: General Terms and Conditions, Definition 65 (Subsidiary).

**Subsidiary** will also mean:

1. College Rifles RFC
2. East Tamaki RFC
3. Eden RFC
4. Grammar Juniors
5. Grammar TEC
6. Manukau Rovers RFC
7. Marist Brother's OB RFC
8. Marist Eastern
9. Mt Wellington RFC
10. Otahuhu RFC
11. Pakuranga United Rugby Club
12. Papatoetoe RFC
13. Ponsonby District RFC
14. Puketepapa Roskill Sports Club
15. Roskill Districts RFC
16. Suburbs RFC
17. Te Papapa RFC
18. University RFC
19. Waiheke Is RFC
20. Waitakere City RFC
21. Waitemata RFC
22. Arataki Rugby & Sports Club Inc.
23. Eastern Districts Rugby Sports Club
24. Eastern Pirates Rotorua Sports & Cultural Club
25. Edgumbe Rugby And Sports
26. Galatea Rugby Club
27. Greerton Marist Recreation And Community Sports Club
28. Judea Rugby Club

29. Kahukura (Western Districts) - comp
30. Katikati Rugby Football Club
31. Kawerau Sports Club
32. Marist St Michael's Rugby And Sports Club
33. Matakana Island Recreation & Sport
34. Matata Rugby & Sports Club
35. Mt Maunganui Sports Club Inc
36. Murupara Rugby & Sports Club Inc
37. Ngongotaha Sports & Community Ass.
38. Opotiki Sports Incorporated
39. Papamoa Sports Rugby Club
40. Paroa Rugby & Sports Club
41. Poroporo Rugby and Sports Club
42. Rangataua Rugby Recreational Sports Club Inc
43. Rangiuru Sports Club
44. Reporoa Rugby Club
45. Rotoiti Sports & Community Association Inc.
46. Ruatoki Sports & Cultural club
47. Taneatua Rugby Club
48. Tauranga Rugby Sports & Recreation Club Inc
49. Te Puke Sports & Recreation Club
50. Te Puna Rugby Football Club
51. Te Teko Rugby Football Club Inc
52. Waikite Sports Club (Inc)
53. Waimana Rugby Club
54. Welcome Bay
55. Whakarewarewa Rugby Community Sports Inc
56. Whakatane Marist & Sports Club (Inc)
57. Ngakawau
58. Old Boys
59. Reefton
60. Westport
61. White Star
62. Amberley
63. Ashley
64. Banks Peninsula
65. BDI Seniors & Dunsandel/Irwell
66. Belfast
67. Burnside
68. Cantabrian RFC
69. Chatham Island Youth Rugby Club
70. Christchurch
71. Darfield

72. Diamond Harbour
73. Glenmark Cheviot
74. Halswell/Wigram Rugby
75. High School Old Boys
76. Hornby
77. Hurunui
78. Kaiapoi
79. Kaikoura
80. Kirwee
81. Leeston
82. Lincoln
83. Lincoln University
84. Linwood
85. Lyttelton
86. Marist Albion
87. Merivale Papanui
88. New Brighton
89. Ohoka
90. Otautahi
91. Oxford
92. Parklands - Chch
93. Prebbleton
94. Rolleston
95. Saracens
96. Selwyn
97. Sheffield
98. Shirley
99. Southbridge
100. Springston
101. Suburbs
102. Sumner
103. Sydenham
104. University (CAN)
105. Waihora
106. West Melton
107. Woodend
108. Ardmore Marist RSC
109. Beachlands Maraetai RFC
110. Bombay RFC
111. Drury RFC
112. Karaka RFC
113. Manurewa RFC
114. Maramarua RFC

115. Onewhero RFC
116. Papakura RFC
117. Patumahoe RFC
118. Pukekohe RFC
119. Puni RFC
120. Te Kauwhata RFC
121. Te Kohanga RFC
122. Tuakau RFC
123. Waiuku DRFC
124. Weymouth RFC
125. Hicks Bay Rugby Football Club
126. Hikurangi Sports Club Inc
127. Ruatoria City Sports Club Inc
128. Tihirau Victory Club
129. Tokarangi Sports Club Inc
130. Tokomaru Bay United Sports Club
131. Uawa Sports Rugby Union and Sports Club
132. Waiapu Rugby Club (Te Uranga O Te Ra Sports  
and Rec club Inc)
133. Aotea Sports Club Inc
134. Bridge Pa Sports
135. Central Hawkes Bay Rugby & Sports Club Inc
136. Clive Rugby & Sports Club
137. Eskview RFC Inc
138. Flaxmere Rugby & Sports Club Inc
139. Hastings Rugby & Sports Club Inc
140. Havelock North Rugby Club
141. MAC Sports Association
142. Maraenui Rugby & Sports Association
143. Napier Old Boys Marist
144. Napier Pirate Rugby & Sports Club
145. Napier Technical Old Boys Rugby Football Club Inc
146. Onga Tiko United Football Club Inc
147. Otane Sports Club
148. Porangahau Rugby Club
149. Takapau Rugby Football Club Inc
150. Tamatea Rugby Football Club Inc
151. Taradale Rugby Club
152. Waipawa Country United
153. Wairoa Athletic Rugby Football Club Inc
154. Y.M.P. Rugby Club
155. Athletic - Horowhenua
156. Foxton Rugby Football Club

157. Levin College Old Boys RFC
158. Levin Wanderers Rugby Football Club
159. Paraparaumu RFC
160. Rahui Football Club
161. Shannon Rugby Club
162. Toa Rugby Football Club
163. Waikanae Rugby Football Club
164. Bush United
165. Kiokio United
166. Piopio RFC
167. Taumarunui Districts
168. Taumarunui Rugby & Sports Club
169. Taumarunui Saturday Morning Rugby
170. Taupo Marist
171. Taupo Sports
172. Taupo United
173. Tongariro Sports
174. Waitete
175. Waitomo
176. Ashhurst-Pohangina
177. Bulls
178. Bunnythorpe
179. Bush Sports Club
180. College Old Boys
181. Dannevirke Sports
182. Feilding
183. Feilding Old Boys Oroua
184. Freyberg Old Boys
185. Halcombe
186. Kia Toa
187. Linton Army
188. Marist
189. Massey University
190. Old Boys Marist
191. Palmerston North High School Old Boys
192. Te Kawau
193. Allenton
194. Celtic
195. Collegiate - Mid Canterbury
196. Hampstead
197. Methven
198. Mt Somers
199. Rakaia

200. Southern - Mid Canterbury
201. Tinwald
202. East Coast Bays RFC
203. Glenfield RUSC
204. Helensville District RFC
205. Kumeu RFC
206. Mahurangi RFC
207. Marist North Harbour RFC
208. Massey RFC
209. North Shore RFC
210. Northcote-Birkenhead RFC
211. Royal NZ Navy RFC
212. Silverdale United RFC
213. Takapuna RFC
214. Athletic - North Otago
215. Excelsior Rugby Football Union
216. Kurow
217. Maheno
218. Oamaru Old Boys Rugby Football Club
219. Union
220. Valley Rugby Football Club
221. Waitaki Wahine
222. Aupouri RF & Sports Club
223. Awanui
224. City
225. Dargaville Old Boys Football and Softball Club
226. Eastern Kaiwaka
227. Eastern United
228. Hikurangi
229. Hora Hora RUFC
230. Kaeo
231. Kaihu Valley
232. Kaikohe Rugby Club
233. Kaitaia City
234. Kaitaia Pirates
235. Kamo
236. Kerikeri
237. Manaia
238. Mangakahia
239. Marist Rugby Club - Northland
240. Maungaturoto Country Club
241. Mid Northern
242. Mid Western Rugby & Squash Club

243. Moerewa
244. MotuKohu Rugby Club
245. North Hokianga
246. Ohaeawai RF & Sports Club
247. Okaihau RUF & Sports Club
248. Old Boys Marist
249. Onerahi
250. Otamatea Hawks
251. Otiria RC
252. Panguru Rugby Football Club
253. Piplwai
254. Ruawai
255. Southern Rugby Football Club (N)
256. Te Rarawa Rugby Football Club
257. Tikipunga
258. Tomarata
259. United Kawakawa
260. Waipapakauri Rugby Football Club
261. Waipu
262. Wellsford
263. Western Sharks
264. Whangaruru
265. Alexandra Rugby Football Club
266. Alhambra-Union Rugby Football Club
267. Arrowtown Rugby Football Club
268. Brighton Rugby Football Club
269. Clinton Rugby Football Club
270. Clutha Rugby Football Club
271. Clutha Valley Rugby Football Club
272. Clyde-Earnsclough Rugby Football Club
273. Crescent Football Club Inc
274. Cromwell Rugby Football Club
275. Dunedin Rugby Football Club
276. Eastern Rugby Football Club
277. Green Island Rugby Football Club
278. Harbour Rugby Football Club
279. Heriot Rugby Football Club
280. Kaikorai Rugby Football Club
281. Lawrence Rugby Football Club
282. Maniototo Rugby Football Club
283. Matakanui Combined Rugby Football Club
284. Owaka Rugby Football Club
285. Pirates (Otago) Rugby Football Club

286. Roxburgh Rugby Football Club
287. Southern Rugby Football Club
288. Strath Taieri Rugby Football Club
289. Taieri Rugby Football Club
290. Toko (Otago) Rugby Football Club
291. University of Otago Rugby Football Club
292. Upper Clutha Rugby Football Club
293. Wakatipu Rugby Football Club
294. West Taieri Rugby Football Club
295. Zingari-Richmond Rugby Football Club
296. Horouta Sports Club
297. HSOB Sports Club
298. Ngatapa Rugby Club
299. Nuhaka Rugby Club
300. OBM
301. Pirates Sports Club
302. Tapuae RFC
303. Waikohu
304. Young Maori Party Inc
305. Albion
306. Balfour
307. Bluff
308. Central Pirates
309. Collegiate - Southland
310. Drummond
311. Edendale
312. ENC Barbarians
313. Invercargill RFC (Blues - Southland)
314. Limehills Star
315. Lumsden
316. Marist - Southland
317. Matura
318. Midlands
319. Mossburn Pirates
320. Myross Bush
321. Ohai/Nightcaps
322. Otautau
323. Pioneer
324. Pirates Old Boys
325. Pukerau
326. Riversdale
327. Riverton
328. Star

329. Te Anau
330. Tokanui
331. Waiau Star
332. Waikaia
333. Waikaka White Star
334. Waikiwi
335. Woodlands
336. Wrights Bush
337. Wyndham
338. Celtic Rugby Club
339. Geraldine Rugby Club
340. Harlequins Rugby Club
341. Mackenzie Rugby Club
342. Old Boys Sports Club, Timaru
343. Pareora
344. Pleasant Point Rugby Club
345. Temuka Rugby Club
346. Waimate Rugby Club
347. Bell Block
348. Clifton Rugby & Sports Club
349. Coastal Rugby Sports Club
350. Eltham Rugby Football & Netball Club Inc
351. Inglewood United
352. Kaitake
353. Kaponga Rugby Football Club
354. New Plymouth Old Boys RF & Sports Club
355. Okaiawa
356. Patea Rugby & Sports Club
357. Southern - Taranaki
358. Spotswood United Rugby and Sports club
359. Stratford
360. Toko - Taranaki
361. Tukapa Rugby & Sports Club
362. Awatere
363. Central
364. Collingwood
365. Harlequins - Marlborough
366. Huia - Nelson Bays
367. Marist (Nelson)
368. Marlborough Boys Rugby Club
369. Motueka United Rugby & Sports Club
370. Moutere
371. Murchison

- 372. Nelson RFC
- 373. Pelorus
- 374. Rangers
- 375. Renwick
- 376. Riwaka Rugby Club
- 377. Stoke Rugby Club
- 378. Takaka
- 379. Tapawera
- 380. Waimea Old Boys
- 381. Waitohi
- 382. Wanderers
- 383. Coromandel Rugby Football & Sports Club
- 384. Hauraki North RFC
- 385. Mercury Bay Rugby & Sports Club
- 386. Ngatea Rugby & Sports Club
- 387. Paeroa Rugby & Sports
- 388. Tairua Rugby & Sports Club
- 389. Te Aroha College Old Boys Rugby & Sports Club

(COBRAS)

- 390. Thames Rugby & Sports Club
- 391. Waihi Athletic Rugby & Sports Club
- 392. Waihou Rugby Football Club
- 393. Whangamata Rugby & Sports Club
- 394. Cambridge Junior Rugby Club
- 395. Frankton Rugby Sports Club
- 396. Fraser Tech Rugby Football Club
- 397. Hamilton Marist Rugby Football Club
- 398. Hamilton Old Boys
- 399. Hautapu Rugby & Sports Club
- 400. Hinuera Rugby & Sports Club
- 401. Huntly College Old Boys Rugby Club
- 402. Jaradites Rugby Sports Club
- 403. Kereone Rugby & Sports Club
- 404. Kihikihi Rugby Sports Club
- 405. Leamington Rugby Sports Club
- 406. Matangi Hillcrest Sports Club
- 407. Melville Rugby & Sports Club
- 408. Morrinsville Rugby & Sports Club
- 409. Ngaruawahia Rugby Sports Club
- 410. Northern Rugby Football Club
- 411. NZ Harlequins
- 412. Ohaupo Rugby Football Club
- 413. Otorohanga Sports Club

414. Pirongia Rugby & Sports Club
415. Putaruru Rugby Football Club
416. Raglan Rugby Sports Club
417. Southern United Rugby Football Club
418. Suburbs Incorporated
419. Taupiri Rugby Football Club
420. Te Awamutu Marist Club
421. Te Awamutu Sports & Recreation Club
422. Te Kowhai Rugby Club
423. Te Rapa Rugby Football Club
424. United Matamata Sports Club
425. Waikato University Rugby Club
426. Whatawhata Rugby Club
427. Carterton
428. East Coast
429. Eketahuna
430. Featherston
431. Gladstone
432. Greytown
433. Marist
434. Martinborough
435. Masterton Red Star
436. Pioneer RFC
437. Puketoi
438. Tuhirangi
439. Waihine Toa
440. Avalon Rugby Football Club
441. Eastbourne Rugby Football Club Inc
442. Hutt Old Boys Marist Rugby Football Club Inc
443. Johnsonville Rugby Football Club Inc
444. Marist St Pats Rugby Football Club Inc
445. Northern United Rugby Football Club
446. Old Boys University RFC
447. Oriental Rongotai Football Club Inc
448. Paremata-Plimmerton RFC
449. Petone Rugby Football Club Inc
450. Poneke Football Club Inc
451. Stokes Valley Rugby Football Club Inc
452. Tawa Rugby Football Club Inc
453. Upper Hutt Rugby Football Club
454. Wainuiomata Rugby Football Club
455. Wellington Football Club Inc
456. Western Suburbs Rugby Football Club

- 457. Blaketown
- 458. Grey Valley
- 459. Kiwi
- 460. Marist - wairarapa
- 461. South Westland
- 462. Wests
- 463. Border Rugby Football Club
- 464. Counties Rugby Football Club
- 465. Hunterville Rugby Football Club
- 466. Kaierau R F C
- 467. Marist - Wanganui
- 468. Marton Rugby and Sports Club
- 469. Ngamatapouri
- 470. Ratana Pa Maramatanga Sports Club
- 471. Ruapehu RF & Sports Club
- 472. Taihape Rugby Club
- 473. Utiku & Old Boys
- 474. Wanganui Metro
- 475. Wanganui Pirates R F C

All other terms and conditions of this **Policy** remain unchanged.