Vehicle Insurance Scheme for Players & Officials of St Helens RLFC

A facility has been established via Caunce O'Hara Insurance Brokers, which allows any player or official of the club to add their own vehicle to a specific motor fleet policy arranged on your behalf.

Caunce O'Hara arranges similar programs for PRA Members, Sale Sharks, Leeds Rugby, Bradford Bulls, Wigan Warriors, Hull Sharks and handles motor insurance arrangements for Executives at Premier Rugby.

As long as you are Employed By or Contracted to St Helens RLFC then you are able to join the Scheme and the annual insurance premium is calculated as follows:

Obtain your individual insurance group for your make and model of vehicle by accessing http://www.parkers.co.uk/choosing/insurance/ and using the matrix below you can calculate exactly what your premium is going to be.

Car Insurance Group	Band	Annual Premium
1 to 5	A	£1,090.00 plus 5% Insurance Premium Tax
6 to 9	B	£1,150.00 plus 5% Insurance Premium Tax
10 to 12	C	£1,500.00 plus 5% Insurance Premium Tax
13 to 15	D	£2,525.00 plus 5% Insurance Premium Tax
16 to 18 *	E	£3,425.00 plus 5% Insurance Premium Tax
19 to 20 *	F	£3,850.00 plus 5% Insurance Premium Tax

* Excluding Drivers Under 25 Years of Age Unless Named & Approved / Additional Security Requirements May Apply (Referral to Underwriters Required)

Please Note Handling Fees of £25.00 are applicable on Every Transaction and are in addition to the Prices Quoted. This fee is also charged for duplicate policy documents and certificates.

The Policy runs for 12 months effective from 5th January 2009 but don't worry if your car insurance is not due for renewal, you can add your vehicle at any time to the policy during the next 12 months and only pay for the insurance period applicable.

Quarter 1 – 87.5% of the Annual Premium
Quarter 2 – 62.5% of the Annual Premium
Quarter 3 – 37.5% of the Annual Premium
Quarter 4 – 12.5% of the Annual Premium

You can delete your vehicle at any time during the Policy Period and receive a refund for the insurance period applicable as follows:

Quarter **1** – **50%** of the Annual Premium
Quarter **2** – **25%** of the Annual Premium
Quarter **3** – **12.5%** of the Annual Premium
Quarter **4** – **0%** of the Annual Premium

- Comprehensive Cover
- Anybody Can Drive Your Vehicle With Your Permission subject to the Excesses Below

  Accidental Damage Excess £500 if Driver is Over 25 Years of Age
  £650 if Driver is Over 21 Years of Age
  £750 if Driver is Under 21 Years of Age
  Fire & Theft Excess £500

- Windscreen Cover is excluded
- Instalments available if cover arranged for longer than 10 months
- **THE POLICY WILL BE INVALID IF THE INSURED PERSON CEASES TO BE CONTRACTED TO ST HELENS RUGBY – CONTACT US IMMEDIATELY IF THIS OCCURS**

In order to arrange instant cover please contact Caunce O'Hara on 0161 833 2100 with your vehicle details.