



2013 Rugby Canada Insurance FAQ's

Who is covered?

Only registered members of Rugby Canada are covered under the Rugby Canada liability and accident policies. To become a registered member, one must fill in the Rugby Canada registration form and pay the dues as outlined by your club. Contact your club registrar for more information. If you require verification as to your registration status, please call your provincial union.

All individuals belonging to a club must be registered. This includes, but is not limited to players, coaches, therapists, managers, club directors and all volunteers. If you are involved in rugby and are not a registered member of Rugby Canada, you do not have insurance coverage.

What activities are covered?

You are covered for insurance when you partake in a sanctioned event. Sanctioned events include fixtures and related training within your club structure. They also include representative programs and clinics approved by your provincial union. If you are concerned you are taking part in a non-sanctioned event and require clarification, please see the Event Sanctioning document below.

For tournaments and tours, members must ensure they are taking part in a sanctioned event. If a tournament or tour is not approved by your provincial union, members may not be insured.

What is accident insurance?

The catastrophic accident policy is held with ACE INA Life Insurance, and provides coverage for specified losses and medical expenses resulting from injuries sustained to Rugby Canada registered members during games, training and team travel. The accident insurance coverage can be split in to four categories of benefits:

1. Loss Benefits

There is a set amount paid out in the rare occurrence that a member sustains an injury that leads to a stated Loss. Please note that such a Loss must occur within 365 days from date of the injury. Examples of Losses and the payable amount include: life (\$25,000), hearing in one ear (\$16,666), eyesight (\$25,000). For a complete "Table of Losses" please visit your local provincial union or Rugby Canada's website.

2. Paralysis Benefits

If a member becomes a quadriplegic, paraplegic or hemiplegic as a result of injury sustained in a sanctioned activity, the member is entitled to a benefit of \$100,000 (Minor Members) or \$250,000 (All Others & National Team).



3. Medical Reimbursement Benefits (Optional Buy Up Only)

If as a result of injury, and within thirty (30) days from the date of the accident causing such injury, an Insured Person who is insured under a Canadian provincial or territorial government health insurance plan obtains medical treatment in Canada from a Physician as a consequence of such injury and incurs expenses for para-medical services recommended by a Physician, the company shall reimburse for the Insured Person for reasonable and necessary expenses. This only applies to those who have taken advantage of the optional medical reimbursement buy up. **Buy up costs and benefits are on the Rugby Canada website**

http://www.esportsdesk.com/leagues/custom_page.cfm?clientid=3817&leagueid=0&pageid=4468

4. Travel Insurance

ACE INA will pay for reasonable and customary medical expenses actually incurred by a registered member for those services which are medically necessary and required by the registered member while outside of Canada, as a result of an emergency and as a result of Injury or Sickness.

Registered Members are covered under the Rugby Canada Accident, Travel and Liability Policies. These policies are administered by Marsh Canada Limited

What to do when an injury happens?

When an injury occurs, the following steps are to be taken to ensure all relevant information is gathered, and in a timely manner:

1. An injury report must be completed and signed.
 - a. If the injured party is a *player*, the form can be completed and signed by the injured player, their coach or club administrator.
 - b. If the injured party is a *spectator*, the form can be completed and signed by the spectator, coach or club administrator of the home team.
 - c. If the injured party is a team *employee or volunteer*, the form can be completed and signed by injured employee or volunteer, the coach or club administrator of the team they belong to.
2. If there are witnesses to the incident, they are to complete and sign a witness report, so that they may be contacted if necessary.
 - a. If the injured party is a *player*, their coach or club administrator is responsible for collecting this form from any witnesses.
 - a. If the injured party is a *spectator*, the coach or club administrator of the home team is responsible for collecting this form from any witnesses.
 - b. If the injured party is a team *employee or volunteer*, the coach or club administrator of the home team is responsible for collecting this form from any witnesses.
3. Injury and Witness Report forms must be forwarded to Bob Kreasul at Rugby Canada, 30 East Beaver Creek Rd., suite 110, Richmond Hill, ON L4B 1J2



You can also call or email
bkreasul@rugbycanada.ca
Office: 1-905-707-8998
Cell: 1-905-243-7711
Fax: 905-707-9707

All forms can be found

http://www.rugbycanada.ca/leagues/custom_page.cfm?clientid=3817&leagueid=0&pageid=4468

Rugby Canada strongly recommends that each team and club have an Emergency Action Plan that incorporates the forms and procedures as outlined in the example on the Rugby Canada website.

Making a Claim

How do I make a claim?

Registered members of Rugby Canada have access to claims service call centres.

Depending on the type of claim being made please contact the following:

General Liability Claims

161 Bay Street, Toronto, ON M5J 2S4
Email: Toronto.Claims@marsh.com
Tel: 1-866-766-3579
After Hours Number: 416-868-2600
Fax: 416-815-3680

Personal Accident Claims

1400 – 25 York Street, Toronto, ON M5J 2V5
Email: Canada.ahclaims@acegroup.com
Toll Free Number: 1-877-772-7797
Fax: 416-368-0641

Travel Accident Claims

80 Tiverton Court, Suite 700, Markham, ON L3R 0G4
Email: www.internationalsos.com
24 Hours a day, 7 days a week (call collect where available):
Philadelphia: +1-215-942-8226 Singapore: +65-6338-7800
Sydney: +61-2-9372-2468 London: +44-20-8762-8008

To make a **liability claim**, a member will require to complete a Rugby Canada claim form (Please see website)

Please note, with regards to Liability claims, notify Marsh Canada Limited immediately after the accident, claims must be submitted within 30 days of the date of the accident. Any claim reported after a year can be declined for late reporting. All claims forms must be submitted by the claimant in order for the insurer to release claim funds.

What is liability insurance?

No matter how careful you are, accidents happen, and individuals can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you



will need to be defended in court. Liability insurance will pay for this defence as well as any costs awarded against you.

The general liability policy is held with ACE INA Life Insurance. The limit for the policy is \$5,000,000 and the deductible is \$50,000 for property damage, bodily injury, and legal defence.

The **Directors' and Officers** policy is held with CHARTIS. Directors and officers (D&O) may be sued for actual or alleged errors or omissions while performing their duties as officials of an organization. D&O Insurance will pay those sums the organization's directors and officers become legally obligated to pay as compensation because of a wrongful act. For all details on the liability policy, go to the website of your provincial union.