

OPTIONAL BUY-UPS

Members who wish to purchase additional coverage or increase current coverage can do so for an additional premium under the Rugby Canada program:

A) Paralysis Benefit

Minors: \$100,000 to \$500,000 - \$168

Others: \$250,000 to \$500,000 - \$105

B) Accidental Medical - \$25,000

Minors: \$5.00

Others: \$10.00

Below is a summary of benefits provided under the Accidental Medical coverage:

- \$5,000 Private Duty Nurse
- \$5,000 Ground Ambulance
- \$25,000 Air Ambulance
- \$5,000 Semi-Private Hospital Room
- Rental of Wheelchair, Iron Lung or other durable equipment
- Prescription Drugs and Medicines
- Hearing Aids, Crutches, Splints, Casts, Trusses and Braces

Please visit the Rugby Canada website and complete an application for additional coverage. This application can be faxed or emailed to gferraro@bflcanada.ca along with credit card authorization or mailed to BFL Canada along with a cheque.



OPTIONAL TRAVEL COVERAGE

Members can also purchase travel coverage under the Rugby Canada Program. This coverage would apply while on sanctioned tours.

C) US Travel Coverage - \$500,000

\$3.00/Person/Day

Note: This coverage is automatically included for some Provinces. Please contact your Provincial Union for more information.

D) Worldwide Travel Coverage (Except US & Canada) - \$1,000,000

\$3.00/Person/Day

Please complete a Travel application found on Rugby Canada's website and submit it via email to gferraro@bflcanada.ca along with your tour approval letter and credit card authorization. If you do not wish to pay by credit card, please mail the application, approval letter and cheque to BFL Canada 15 days prior to departure.

BFL CONTACT INFORMATION

BFL Canada Risk & Insurance Services Inc.

181 University Avenue, Suite 1605

Toronto, Ontario M5H 3M7

Giselle Ferraro - Client Service Manager

Lynn Leblanc – Claims (French & English)

(416) 599-5530 / 1-800-668-5901

416-599-5458 (fax)

Emergency Claims Pager: (416)370-7005

gferraro@BFLCanada.ca

lleblanc@BFLCanada.ca

This brochure is for information purposes only. For further details, refer to the Master Policy, which is on file with the policyholder. The group Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy, not this brochure.

May, 2009



**RUGBY
CANADA**

2009 INSURANCE PROGRAM

National Office

40 Vogell Road, Unit 26
RICHMOND HILL, ONTARIO
L4B 3N6

Telephone: 905-780-8998, ext. 237

Fax: 905-780-6290

bkreasul@rugbycanada.ca

www.rugbycanada.ca

Administered by:



Together with:



INSURANCE PROGRAM

Who is Insured?

All Members of The Canadian Rugby Union O/A Rugby Canada, it's affiliated Unions, the Board of Trustees, Leagues, Clubs, teams, including employees, officers, directors, officials, referees, players, coaches, managers and volunteers (Except Quebec) while acting within the scope of their duties on behalf of the association.

Activities Covered

Sanctioned or authorized activities and events such as games, practices, tournaments, training, clinics, seminars, tours, fundraisers etc. within your sport discipline. For a complete list of sanctioned activities please refer to the Sanctioned Guidelines on Rugby Canada's website or contact your Provincial Union

SPORTS LIABILITY INSURANCE

Why Liability Insurance?

Because no matter how careful you are, accidents happen, and you 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. A liability policy will pay for this defense as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others such as participants, spectators, property of lessors and others resulting from your operations only. Coverage includes your participants' liability.



SPORTS LIABILITY CONT'D

The following are the limits provided under the policy:

\$5,000,000 Occurrence/Aggregate
\$ 50,000 Deductible

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees, members, volunteers as additional insureds
- Cross Liability
- Non-Owned Automobile
- Tenants Legal Liability - \$250,000

SEXUAL ABUSE/HARRASSMENT - NEW

This coverage has been added to the Liability policy and provides protection for members who become legally obligated to pay damages and supplementary payments because of bodily injury or personal injury arising out of accounts of, resulting from or relating to any actual or threatened abuse.

\$1,000,000 Claims Made Limit
\$ 50,000 Deductible

DIRECTORS & OFFICERS INSURANCE

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. D&O Insurance will pay those sums the organization; directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

- Limit - \$5,000,000
- Retention - \$1,000
- Including Employment Practices Liability



SPORT ACCIDENT INSURANCE

The Company will pay the amount specified in the Table of Losses if an insured sustains a Loss stated therein resulting from an injury, provided that the loss occurs within 365 days of the accident causing the loss

If more than one (1) Loss is sustained as a result of an accident, only the largest benefit shall be payable.

Table of Losses

Life.....	\$ 25,000
Both Hands or Feet.....	\$ 25,000
Entire sight of Both Eyes.....	\$ 25,000
One Hand and One Foot.....	\$ 25,000
One Hand or Foot &	
the Entire Sight of One Eye.....	\$ 25,000
Speech and Hearing in Both Ears.....	\$ 25,000
One Arm or One Leg.....	\$ 25,000
One Hand or One Foot.....	\$ 18,750
Entire Sight of One Eye.....	\$ 18,750
Speech or Hearing in Both Ears.....	\$ 18,750
Thumb and Index Finger of	
Either Hand.....	\$ 8,333
Hearing in One Ear.....	\$ 16,666

Paralysis Benefits

This benefit is payable should and insured person become a Quadriplegic, Paraplegic or Hemiplegic as a result of an injury while participating in a sanctioned Rugby Canada activity

Minor Members (Non-Contact).....	\$100,000
All Others.....	\$250,000

Aggregate Limit Per Accident - \$2,500,000

The aggregate is the maximum the company will pay out for any one accident

