



International Risk and Insurance Services

BFL CANADA Risk and Insurance Services Inc.  
181 University Avenue, Suite 1605  
Toronto, Ontario M5H 3M7  
Tel.: 416-599-5530  
1-866-688-9888  
Fax: 416-599-5458

## Memorandum

**DATE:** *April 24, 2009*

**TO:** Rugby Canada & Provincial Unions

**FROM:** Giselle Ferraro

**SUBJECT:** **Rugby Canada Insurance Renewal**

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We would like to thank you for renewing the Rugby Canada insurance through BFL Canada. We are dedicated to working with your association to stabilize Rugby Canada's and its Unions insurance program. The following changes have been made to the insurance to achieve this goal:

- In order to reduce costs to a more reasonable level and attract membership, the Commercial General Liability Deductible has been increased from \$1,000 to \$50,000. This \$50,000 deductible would be applied should you be found negligent in a lawsuit. In addition, the program now covers the additional activities within the new sanctioning guidelines ie: member teams playing against non-member teams, referees can officiate at non-Rugby Canada events.
- \$1,000,000 Abuse and Sexual Molestation coverage has been added to the program which fills in a serious gap in coverage for Rugby Canada and its members.
- Previously, Rugby Canada carried a Catastrophe Limit of \$100,000 Minors / \$500,000 Others, \$25,000 Accidental Medical, \$1,500 Dental & \$500,000 US Travel Coverage for their members. The Accidental Medical & Dental benefits resulted in numerous claims every year averaging \$300-\$1200 each. Naturally, this had an impact on the loss experience, which in turn affected the cost of insurance. This coverage was never intended to be a first payer as many individuals have a medical plan through their province, employer or parents; therefore it is removed from the policy. Further, the Catastrophe limit has been changed to \$100,000 Minors / \$250,000 others and the US Travel coverage has been removed nationally and offered on a case by case basis to those Provinces who require this type of coverage.
- For those members that do wish to carry Accidental Medical or increase their Catastrophe coverage , they can purchase it based on the following rates:

**A) Catastrophe coverage:**

- Minors: \$100,000 to \$500,000 - \$168.00
- Others: \$250,000 to \$500,000 - \$105.00

Note: A Catastrophic loss includes Quadriplegia, Paraplegia and Hemiplegia

**B) \$25,000 Accidental Medical (Excluding Physiotherapy, Athletic Therapy, Message therapy & Chiropractic):**

- Minors: \$ 5.00
- Others: \$10.00

Below is a summary of benefits provided under this option:

- \$5,000 for a 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

**\$500,000 US Travel Coverage**

- \$1.00/Member when purchased for an entire province (provinces will declare their acceptance of this program at the beginning of the policy term)
- \$3.00/Person/Day when purchased individually for a tour

Obviously, there will be some challenges in the administration involved with the optional buy-ups. We suggest that BFL have a link on Rugby Canada's website, which brings members to an application for the additional coverage. Once completed this application can be automatically sent via email along with a credit card authorization or printed and mailed to our office along with payment.

A major benefit to the changes mentioned above, is that the rates have been **GUARANTEED for 2 years**. This provides stability to the Rugby Canada, it's unions and members so they can focus more on building membership and developing programs instead of worrying about insurance.

If you have any questions please do not hesitate to contact our office.

Sincerely,

**BFL Canada Risk & Insurance Services Inc.**

Per: Giselle Ferraro, C.A.I.B.  
Client Service Manager  
1-800-668-5901 (ext 252)  
Direct: 416-849-3068  
gferraro@bflcanada.ca

Encl.

