



EXCESS MEDICAL COVERAGE

- Physiotherapy, Massage Therapy, Certified Athletic Therapy & Chiropractor, to a maximum of \$300 per person per year
- Accidental Dental Benefit of \$1,500
- \$50/hour, \$5,000 per injury private duty nurse
- \$5,000 ground ambulance
- \$25,000 air ambulance
- Rental of wheelchair, iron lung, or other durable equipment
- Prescription drugs and medicines (except in the Province of Quebec)
- Hearing aids, crutches, splints, casts, trusses, and braces excluding replacement thereof
- Semi-private hospital room, up to \$5,000

OPTIONAL BUY-UP

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

Paralysis Benefit

Minors: \$100,000 to \$500,000 - \$48.00
Others: \$250,000 to \$500,000 - \$30.00

Please visit the Rugby Canada website and complete an application for additional coverage.

INSURANCE PROGRAM BROKER

Marsh Canada Limited

161 Bay Street, Suite 1400 Toronto, ON M5J 2S4

Andrew Gibbs, Client Executive

handrew.gibbs@marsh.com
+1 416 868 7249

Matthew Warnholtz, Client Representative

matthew.warnholtz@marsh.com
+1 416 868 7256

For claims information, please contact:

General Liability Claims

Please send only third party liability claims to Neil MacDougall at Rugby Canada.

Personal Accident Claims

Email: canada.ahclaims@acegroup.com
Toll-Free: +1 877 772 7797 | Fax: +1 416 368 0641

Travel Accident Claims

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

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Administered by:
Marsh Canada Limited

RUGBY CANADA

2014 INSURANCE PROGRAM
(AB, MB, NS, ON, PEI & SK MEMBERS)



NATIONAL OFFICE
30 East Beaver Creek Rd., Suite 110
Richmond Hill, ON L4B 1J2
Neil MacDougall
Tel.: +1 905 707 8998 ext. 226
Fax: +1 905 707 9707
nmacdougall@rugbycanada.ca
www.rugbycanada.ca

Underwritten by:



Allianz

SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.

INSURANCE PROGRAM

Who is Insured? - All active members, employees, officers, directors, officials, referees, players, coaches, managers, volunteers, and auxiliary workers when entered in the Rugby Canada database.

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.

The following are the limits provided under the policy:

- \$5,000,000 each occurrence; and
- \$50,000 deductible.

Including the following extensions:

- Premises, property, and operations;
- Products and completed operations;
- Blanket contractual;
- Personal injury (libel and slander);
- Employees, members, and volunteers as additional insureds;
- Cross liability;
- Non-owned automobile; and
- Tenants legal liability - \$5,000,000.

SEXUAL ABUSE/HARASSMENT

This coverage has been included in your 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; and
- \$50,000 deductible.

DIRECTORS AND OFFICERS INSURANCE

Directors and officers (D&O) 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/club, 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
- The entire club board must be registered

TRAVEL COVERAGE

Members have travel coverage under the Rugby Canada Program. This coverage will apply while on sanctioned tours.

WORLDWIDE TRAVEL COVERAGE

(Outside of Canada) - \$1,000,000

Please complete a travel application and tour out form found on Rugby Canada's website and submit it via email to your provincial union for approval and forwarding to nmacdougall@rugbycanada.ca along with your tour approval letter.

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 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 Both Feet	\$25,000
Entire Sight of Both Eyes	\$25,000
One Hand and One Foot	\$25,000
One Hand and Entire Sight of One Eye	\$25,000
One Foot or One Foot and 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	\$25,000
Speech or Hearing in Both Ears	\$18,750
Thumb and Index Finger of Same Hand	\$ 8,333
Hearing in One Ear	\$16,666
Four Fingers of Same Hand	\$ 8,333
All Toes of Same Foot	\$6,250
Use of Both Arms or Both Hands	\$25,000
Use of One Hand or One Foot	\$18,750
Use of One Arm or One Leg	\$20,000
Brain Death	\$25,000

PARALYSIS BENEFITS

This benefit is payable should an insured person become a quadriplegic, paraplegic, or hemiplegic as a result of an injury while participating in a sanctioned Rugby Canada activity.

Minor Members	\$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.