



Below are some questions relating to 2010 insurance, in no particular order.

We acknowledge and appreciate the input of Hockey Canada and our insurance broker, Marsh Canada Limited

Insurance F.A.Q.'s

1. What type of coverage do we have and what are the limits of coverage for different situations?

This information is detailed in the Administration/Insurance Section available on the Rugby Canada web site.

2. What type of coverage do we have?

Comprehensive General Liability
Accidental Death and Dismemberment
Directors and Officers Liability Insurance
Worldwide Travel.

For more details involving these coverages, please refer to your provincial union.

3. Where are the forms to be submitted?

The Rugby Canada Insurance Claim Forms, with respect to General Liability Claims are available on the Rugby Canada web site. Once the forms have been filled out, the form should be sent directly Marsh Canada Limited immediately. Please call ACE INA Life Insurance and International SOS regarding claims related to Travel or Accidental Death and Dismemberment. Please refer to the Rugby Canada website to obtain contact information.

4. How long does it take to process the claim?

Once a claim is submitted, the insurer will begin the process. This may take anywhere from 7 to 10 business days.

5. How do I attach a receipt to a claim that has already been submitted?

Once a claim is submitted, ACE INA will send out a package with all the pertinent information. Details of what to do in regards to receipt and invoices will be covered in this package.

6. Are named and unnamed volunteers covered?

Only those volunteers that have been placed on the Club lists and approved by the Provincial Union are insured for on and off-pitch activities within the direct approved operations of the Union.

7. Are Off-Pitch officials covered? For what?

Yes, if they appear on the approved list of volunteers that the Club recognizes. This list should be forwarded to your provincial union. Once approved by the provincial union, the Off-pitch official is covered as all other approved volunteers are, under the same coverage and limits. For on-pitch activities, these volunteers are not covered. (For example if they decide to help out at practice on the pitch.)

8. Is there an information package available?

Yes, each year Rugby Canada publishes, on its web site, information which outlines the Rugby Canada Insurance Program.



9. Why do I have to submit to my own insurance company first when it is a rugby injury?

The Rugby Canada Insurance Program is designed to be a secondary insurer for our participants. The policy is structured in a way that the participants' insurance pays first and Rugby Canada Insurance pays second. The premiums you pay are based on this and it is in an effort to keep your insurance costs down.

10. Why can't I get my salary replaced if I can't work because of a rugby injury?

Currently the Rugby Canada Insurance program does not have a provision under the policy for Income Replacement. This type of insurance is costly and applies to a small percentage of players within Rugby Canada.

11. Are Clubs aware their team do not have to purchase additional coverage when traveling outside of Canada?

It is important that Club teams are aware that they have additional Health Insurance when leaving the country through Rugby Canada.

Directors and Officers Liability Insurance

12. What is D & O Insurance?

This type of insurance is insurance that covers the specific acts of a volunteer Board of Directors.

13. Why should we have Directors and 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.

14. Does Rugby Canada Insurance cover Club Directors and Officers Liability?

Rugby Canada's D&O insurance program covers the **registered** directors and officers of all member clubs, sub and provincial unions for their exposure to legal action arising from alleged wrongful acts, which they are believed to have committed while on the board of directors of one or more of these organizations.

When coverage applies, the policy will provide for defence against the action and if the case should go against the director or officer, will pay the amount of the indemnification.

In the event that a director or officer should receive an action against him/her the Provincial and National Union must be advised immediately so that proper steps can be taken to investigate and defend the case.

15. What coverage is available for fundraising events at fairs, midnight madness, etc.?

The Rugby Canada Insurance Program is designed to provide protection for those activities that are directly related to the playing of rugby.

Although fundraising is an important part of any rugby association and / or club, it is not directly related to the playing of the sport. Rugby Canada insurance is designed for protecting those directly involved in the playing of the game.

If you have questions, please contact your Provincial Union and they can provide further clarification specific to your questions. The Rugby Canada policy covers sanctioned rugby activities only. The sanctioning guidelines are listed on the RC website and is the best place to determine if your rugby activity meets the sanctioning criteria.



16. What insurance is available for events that involve outside participants i.e. Skate-a-thons etc.?

The Rugby Canada Insurance Program is designed to protect those who have paid the full premium and are registered members of their club through the Provincial Union. It is not designed for events that involve the general public or even parents of the players registered unless they are listed as volunteers and act as volunteers within the local association. If others involved with the on-pitch activity are not members of the association then the event would not likely be sanctioned by the Union and an Insurance Certificate would not be issued to cover the event. The event would have to obtain separate insurance for the event.

17. Is there possible coverage if liquor is involved?

Yes, there is coverage within the Rugby Canada Insurance Policy – however - it is for Rugby Canada/Provincial Union sanctioned rugby activities only. This coverage is deemed for specifically approved Rugby Canada functions that may have alcohol involved, such as an annual general meeting. It is important to check with your Provincial Union if your event involves alcohol to ensure they will sanction the event within their guidelines.

18. What types of events/fundraisers are covered under the Rugby Canada Insurance Program?

Low risk events such as:

Raffle Ticket Sales

Registration Booths in a Mall

Proof of Insurance Requests from cities or towns for pitch Rental Agreements

Special Development Programs

Winter Training

Rental of Facilities for meetings related to the function of the team or association.

Sanctioned Tournaments

Silent Auctions / Dances- sanctioned only if approved by your Provincial Union Office.

19. What is required by the team for winter training coverage?

Usually, the owner of the facility (school board?) requests " Proof of Insurance" from the team and / or Local Association. The team or association outlining the details of the event fills out a Rugby Canada Certificate of Insurance Request Form along with any other pertinent information about the event. The form is then forwarded to the Provincial Union for initial screening based upon the Insurance Certificate Criteria. If approved, the Branch forwards the information to Marsh Canada Limited (Rugby Canada Insurance Broker) for completion of the actual certificate of insurance. Once the Union receives this certificate, they will send it back to the Club. This process reduces the risks of insuring events that are not sanctioned, high risk or do not fall with the sanctioning guidelines set forth by the Branch.

20. Are Clubs aware they must request certificates for Special Events?

In many cases, an Insurance Certificate is requested by those owning or operating a facility, hall, and pitch for the event scheduled. Many municipalities in the country do request "Proof of Insurance Certificates" for the teams and or association renting the facility or using the rooms in the facilities for meetings etc.

This is to ensure that those using the facilities are covered under some type of insurance plan and the municipality is not the sole insurer for the use of the facilities and the events conducted in it. These types of certificates are approved due to the fact that they are directly related to the operations of the association, team or club.



21. Why do we pay for insurance if some of the fundraising efforts are not covered?

Rugby Canada has been involved with Risk Management and its application toward Insurance Certificates and fundraising events. Some events that Clubs feel would raise much needed funds are deemed to be of high risk and therefore will not be issued an Insurance Certificate.

22. Why don't they lower the premium and then we could look after our own insurance coverage for fundraising?

The premiums that are currently charged to all members are based upon the total membership of players in Rugby Canada. Obviously with this number of people paying into the fund for insurance the premium charged for the amount and type of insurance is favourable. If selected smaller groups were to pay for similar coverage, the rate would be much higher. For the Rugby Canada Insurance Program to add coverage for all types of fundraising the rate of insurance would be much higher. If one looks at the current rates for insuring fundraising events, especially those that involve alcohol, you will notice that it is very expensive. The risk of insuring these types of events is obviously very high therefore dictating a high premium.

23. What are the liabilities in hosting fundraising events?

Depending upon the nature of the event, the risks can be high to very high. Certainly events that involve alcohol, fairs, concerts and vehicles all present a high element of risk to an event. Also involved in the risk assessment are Provincial Laws that dictate the process, safeguards and coverage that must be in place.

Organizers of fundraising events should be aware that when other organizations or groups are requesting to use the Rugby Canada Insurance, they are attempting to use our insurance to assume the primary or secondary risk involved in the event.

The Rugby Canada Insurance Program is currently in a very favourable financial position. This is primarily due to the fact that we have applied good risk management policies to the events that we host and have integrated these practices into our various programs. This was not always the case. A few years ago, Rugby Canada had a very difficult time in maintaining a solid insurance program. Several factors were involved, including large injury claims that placed a strain on the finances of the Insurance Program.

If we issue Insurance Certificates to teams, clubs and associations for any type of fundraiser that they deem as profitable, we would be placing the Rugby Canada Insurance Program at risk. This risk could include higher premiums or no insurance at all.

24. What is the coverage?

There is different coverage available for hosting different events in the Rugby Canada Insurance program. This information is posted on the Rugby Canada web site at http://www.rugbycanada.ca/leagues/custom_page.cfm?clientid=3817&leagueid=0&pageid=4468

Harassment / Abuse

25 What type of coverage is available if I am involved in a criminal action?

The Rugby Canada policy would cover your civil defense costs including the investigation until such time as you were found guilty in a criminal action. The Rugby Canada liability policy cannot cover expenses related to the criminal charges brought against a member of the association regardless of the nature of the charge(s).

26. Some volunteers are accused of specific acts involving harassment / abuse. Is there any coverage for the accused to clear their name?



The Rugby Canada Insurance program will not fund an action against an individual for libel and slander. If the individual believes he / she has been wronged and seeks damages from the individual who spreads the story, Rugby Canada may actually defend the individual in the aforementioned action.

General Questions

27. Where can we get a copy of the Rugby Canada Insurance policy?

The Provincial Union has a copy of the Rugby Canada Summary of Insurance Policies. Individuals who wish to review the document are free to visit the Union office during normal business hours.

28. Who produces the claims form? Are we responsible for our own?

Copies of the claims form can be obtained from the RC website.

29. If there is no Trainer/Athletic Therapist/Safety Person on the bench, are we covered?

This is based upon the specific regulations of the Provincial Union and Rugby Canada pertaining to Trainers/Safety People. There certainly would be some coverage considerations if teams repeatedly refused to provide a Trainer/Safety Person. An athletic therapist must be registered with Rugby Canada for coverage to be in effect.

30. Are Exhibition Games Covered?

Yes, as long as it's sanctioned by your provincial union and Rugby Canada. We encourage you to inform your provincial union so they can sanction your game.

31. Are players not registered with the Union insured at a clinic or practice?

If it was a Try-Out we would extend coverage however we do not extend coverage to non-members and the event would not be sanctioned if it involved non-members.

32. What if a new player comes out to try the sport to see if they like it?

As long as it is a Try-Out with a sanctioned team it would be covered as a sanctioned event of Rugby Canada and the Provincial Union. However, there would be no Accidental Death and Dismemberment coverage for the trial member unless specific arrangements have been made. Upon registering with the provincial union, the insurance fee would be paid and the player is therefore covered by the insurance at that time.

33. What if they do not like the experience of the try out and they only participate for the one time?

There will be no Accidental Death and Dismemberment coverage for the trial member, but liability coverage will apply.

34. Is a parent covered if they are driving his or her own children to a rugby event?

No, coverage is in place for volunteers of the association while performing volunteer duties, there is no coverage for parents who are exercising their parental responsibility in getting their children to the game/practice. Coverage is in place for the insured whose game or practice is being driven to from the time in which they are going directly to and from the sanctioned event. Not for other side trips, etc.

The insurance covers volunteers directly associated with the team or performing a team function. It is a parental responsibility to get their sons or daughters to the pitch. Unless the parent is the coach / asst. coach/manager or trainer or has been assigned a specific duty by the



team (i.e. picking up another player, bringing equipment, getting refreshments) then they simply are not covered.

35. What happens if a player says they've had an injury for several months, but haven't told you? Are they covered?

In order to obtain coverage injuries must be reported within 30 days from the date of the accident or the beginning of the disability.

Prompt reporting is crucial. Notification within 48 hrs. Is recommended. Once the insurance company is notified, a file will be opened and the injury tracked.

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