

Making a Claim

How do I make a claim?

Registered members of the British Columbia Rugby Union have access to a 24-hour claim service call centre, provided by B.F. Lorenzetti & Associates Canada (BFL Canada), the insurance broker on the Rugby Canada accident and liability policies.

To inquire about a claim and to speak with a BFL agent, call:
1-800-668-5901 (7am to 3pm – Monday to Friday)
1-416-370-7005 (after hours)

To make a claim, a member will require:

1. Completed Rugby Canada claim form (BFL agent will forward to you)
2. Permission to release of information form (BFL agent will forward to you)
3. Original invoices / receipts
4. Injury and Witness reports where necessary

Please note, claims must be submitted within 30 days of the date of the accident or as soon as you have knowledge of the claim. 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 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.

- b. 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.
 - c. 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 the following address:

B.F. Lorenzetti & Associates Inc.
c/o Lynn LeBlanc
181 University Avenue, Suite 1605
Toronto, Ontario M5H 3M7

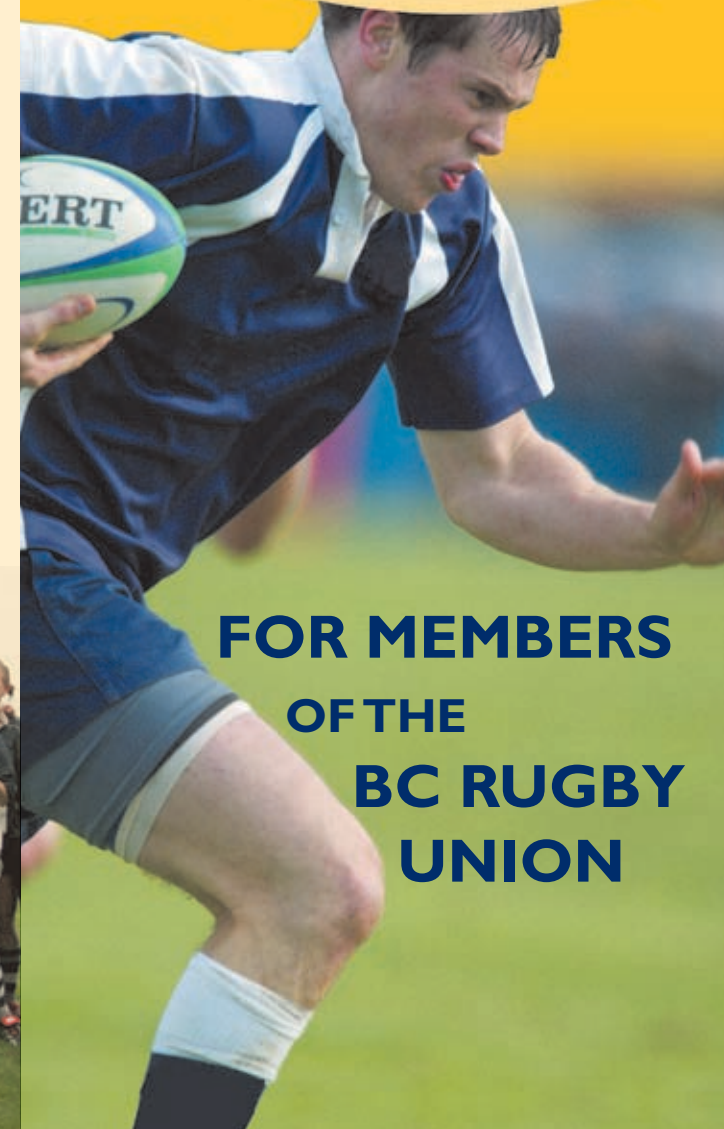
You can also call or email Lynn:
lleblanc@bflcanada.ca
Office: 1-800-668-5901
After hours claim: 416-370-7005
Fax: 416-599-5458

All forms can be found under the "insurance" heading at www.bcrugby.com.

The British Columbia Rugby Union strongly recommends that each team and club have an Emergency Action Plan that incorporates the forms and procedures as outlined in this pamphlet.



UNDERSTANDING RUGBY INSURANCE



**FOR MEMBERS
OF THE
BC RUGBY
UNION**

Insurance Coverage



Who is covered?

Only registered members of the British Columbia Rugby Union 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 604-737-3065.

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 the British Columbia Rugby Union, 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 the British Columbia Rugby Union. If you are concerned you are taking part in a non-sanctioned event and require clarification, please call 604-737-3065.

For tournaments and tours, members must ensure they are taking part in a sanctioned event. If a tournament or tour is not approved by the British Columbia Rugby Union, members may not be insured. A list of sanctioned tournaments and tours can be found at www.bcrugby.com.

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 Sports-Can Insurance Consultants Inc. The limit for the policy is \$5,000,000.00 and the deductible is \$1,000.00 for property damage, bodily injury, and legal defense.

Included in this coverage is an extension for coverage referred to as 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 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 www.bcrugby.com.

What is accident insurance?

The accident policy is held with American Home Assurance (AIG), and provides coverage for specified losses and medical expenses resulting from injuries sustained to British Columbia Rugby Union 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 after the 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 www.bcrugby.com.

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 \$500,000.00 (junior and senior members) or \$100,000.00 (mini members).

3. Medical Reimbursement Benefits

If as a result of an injury, and within 30 days from the date of the accident causing the injury, a registered member requires medial treatment in North America they can be reimbursed for reasonable and necessary medical expenses. For a full list of benefits (including details on chiropractic and physio allowances), maximum amounts payable, and exclusions, please visit www.bcrugby.com. Please note that members claiming medical reimbursement benefits must also be insured under a Canadian provincial or territorial government health insurance plan (i.e. British Columbia Care Card).

4. Travel Insurance

Medical Re-imburement extends to emergency medical treatment in the United States when traveling to sanctioned events for a maximum of 10 days. However, before traveling to the United States, contact BFL to ensure the details of Rugby Canada's accident insurance fulfills your travel insurance requirements.

5. Dental Reimbursement Benefits

The policy also covers accidental dental expense reimbursement. Registered members requiring dental treatment to sound teeth resulting from an accident in a sanctioned activity can claim reimbursement expenses up to \$1,500.00 per incident. Please note, this benefit will not be payable if a mouth guard was not properly worn at the time of the incident.

British Columbia Rugby Union Registered Members are covered under the Rugby Canada Accident and Liability Policy. This policy is administered by BFL Canada



If you have any insurance related questions, please call 604-737-3065.

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 details the terms and conditions of the Plan and all right and obligations are determined in accordance with the Master Policy, not this brochure.

