



TO / À: Provincial Union Presidents & Executive Directors

FROM / DE: Myles Spencer

CC / CC: Graham Brown, CEO
Pat Aldous, Chairman

DATE: Friday, 25 October 2013

SUBJECT/OBJECT: Rugby Canada National Insurance Program

Dear Provincial Union Presidents & Executive Directors,

The purpose of this memo is to provide an update and clarification regarding Rugby Canada's National Insurance Program and the recent injury of a BC club rugby player, Judah Campbell. There has been significant coverage of this situation, including from various media outlets, and we wish to provide the Provincial Unions with some information relative to the National Insurance Program and this particular incident.

The tragic injury that Judah Campbell suffered on October 5th, 2013 and the subsequent treatment and rehabilitation that he has been forced to endure, has acted as a catalyst for Rugby Canada to ensure its members are well informed on the topic of insurance, and the coverage that is available to registered participants throughout Canada. As you are well aware, a major portion of Rugby Canada's annual fees, which are collected via the national registration program, contribute towards the cost of providing various forms of insurance. It is Rugby Canada's intent to provide the members with the reassurance there is coverage available in the event of major catastrophic injury or general liability case. In the weeks following the most recent neck injury, Rugby Canada has become aware of and acknowledged the media coverage and the apparent misinformation that exists in some cases. It is our objective to correct inaccuracies and misinformation that have surfaced during this period of time.

Rugby Canada has been actively working with its insurance partners, Marsh Canada and our colleagues at the BC Rugby Union to support Judah Campbell's family, friends and the greater rugby community during this difficult time. As recently as Thursday, October 24th, Rugby Canada held a meeting with key stakeholders to coordinate the next steps to address this matter. A conference call was held on Friday, October 25th with the Provincial Unions to provide clarity to Rugby Canada's interaction with Judah Campbell and the facts about the National Insurance Program.

Rugby Canada felt it important to provide a summary of key information regarding the National Insurance Program be shared with the Provincial Unions and their members. The following summary addresses some of the major inaccuracies:

- The benefit for a senior member, who is left quadriplegic, paraplegic or hemiplegic, is actually \$250,000. This information is publically available on the insurance section of the Rugby Canada web site.
- The insurance policies will respond to a covered loss, once a long-term prognosis of the individual has been determined.

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- Rugby Canada's insurance policies do have a Rehabilitation Benefit, Home Alteration & Vehicle Modification Benefit, and In-Hospital Confinement Monthly Income Benefit. It should be noted that these forms of coverage could be of assistance to Judah Campbell depending on his future prognosis and needs.
- Rugby Canada also offers buy up insurance coverage for a \$7.00 annual charge to senior members. Many members do not require this coverage as it is provided through their employer or third-party provider, which is the reason why it is not provided on a compulsory basis. This program provides these additional forms of coverage, subject to policy limits and conditions;
 - Fees for private duty nurses,
 - Transportation costs,
 - Hospital charges for a semi-private hospital room,
 - Fees for rental of a wheelchair, iron lung or other durable equipment,
 - Cost of prescription drugs and medicines, and
 - Expenses for hearing aids, crutches, splints, casts, trusses and braces.
- Rugby Canada's General Liability policy carries a \$50,000 deductible. There has never been a statement that members would be responsible for paying the deductible on a General Liability policy claim.

Note: This information is publically available on the Rugby Canada website at the following link.
http://www.rugbycanada.ca/leagues/custom_page.cfm?clientid=3817&leagueid=0&pageid=4468

Rugby Canada's number one priority is to care for and protect the health of all participants. We work very closely with our international governing body, the International Rugby Board, to ensure a culture of safe rugby across Canada. We are fortunate to be partnered with a progressive insurance brokerage in Marsh Canada, and with the support of the Provincial Unions, we have the ability to keep rugby safe and spread awareness about the risks involved in sport.

Rugby Canada is available to any interested individual or party who may be unsure or have questions about the National Insurance Program. Please feel free to contact our staff at any time.

Thank you for your ongoing support and commitment to growing our sport in Canada.

Sincerely,
RUGBY CANADA

Myles Spencer
Chief Operating Officer

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