



TO / À: Provincial Union Presidents
Provincial Union Executive Directors and Administrators

FROM / DE: Bob Kreasul

DATE: Wednesday, May 2, 2007, re-issue December 22, 2009

SUBJECT/OBJECT: **High School / College / University Tours
Insurance and Registration**

Dear Member Unions,

This is a re-issue of a memo previously sent May 2, 2007.

All tours outside of Canada must be registered and sanctioned by the Provincial Union and Rugby Canada. International Unions and the IRB require that all inbound (and this applies to teams traveling to Canada) teams must have National Union sanctioning. In many cases, this also means national union insurance coverage. Our Rugby Canada insurance, however, does NOT cover any school tours.

High schools, colleges, CEGEP's or Universities traveling outside of Canada must be registered with Rugby Canada. Liability Insurance certificates from the school/school board must be in your office prior to departure. The cost for the Rugby Canada registration portion is \$2.00 per person, only if they can provide a copy of their certificate of Insurance from the school board, and Rugby Canada membership is granted only for the duration of the school tour. If a certificate of insurance cannot be provided, Rugby Canada will only sanction those teams that are registered and therefore school teams traveling would have to become full members of Rugby Canada and pay all applicable membership fees.

In addition to liability insurance coverage from either the school, school board, or Rugby Canada, all teams traveling are required to have out of country medical insurance. If the school has not already arranged coverage, this is available from BF Lorenzetti. The cost of this is \$3.00 per person per day. The reason for this is most over the counter out of country insurance coverage does not cover the person for participation in athletic competition. This is generally an exclusion that is not clearly indicated to those purchasing out of country insurance from a bank, local insurance company or travel agency.

Rugby Canada will not put these school teams in the registration system unless they are registering with full membership. A roster of all members traveling with the team is required (players/coaches and managers). Should any Provincial Union wish to add any other fees to this sanctioning/registration process, they can do so at their own discretion.

Tours will not be sanctioned and letters to overseas Unions will not be sent by Rugby Canada confirming sanctioning until the Provincial Union office provides approval in the form of official letter or email to Rugby Canada.

Approval can only be granted once the Provincial Union has received a copy of the School/Board Liability Insurance Certificate OR the players are all fully registered; AND a copy of the full roster of all members traveling overseas on tour; payment in full of all applicable fees (Rugby Canada will invoice the outgoing school) AND confirmation that all members of the tour have purchased their out of country medical insurance, independently or through BFL.



From the Desk of Robert G. Kreasul



Please find attached an example of a liability insurance document that should accompany each school's application. This form must be completed and submitted to the Provincial Union office. In addition to this form, a roster of all PLAYERS/COACHES/MANAGERS (names, addresses, postal code and phone number) should also accompany this form.

Should you have any further questions, please do not hesitate to contact me at bkreasul@rugbycanada.ca or at (905) 780-8998 extension 237.

Sincerely,
Rugby Canada

Bob Kreasul
Registration and Insurance



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Certificate of Insurance

N°: 095/08

This is to certify that the following described policy(ies) or cover note(s) in force at this date have been effected to cover as shown below:

Named Insured: **Canadian Rugby Union o/a Rugby Canada et al.**
Address: **40 Vogell Road, Unit 26, Richmond Hill, ON L4B 3N6**

Description of operations and/or activities and/or locations to which this certificate applies:

Solely with respect to the sanctioned activities of Rugby Canada and/or the Rugby Canada National Senior Women's 7s team with respect to the tour to Dubai from February 23, 2009 to March 9, 2009

Type	Insurer	Policy N°	Expiry (mm/dd/yyyy)	Limits – Amounts of Insurance
Commercial General Liability	AIG Commercial Insurance	2936803	April 30, 2009	\$ 5,000,000 Bodily Injury & Property Damage Combined \$ 5,000,000 Aggregate

Additional Insureds: It is hereby understood and agreed that the following is added as an additional insured, but only with respect to liability arising out of the operations of the named insured. The policy limits are not increased by the addition of such Additional Insured(s) and remain as stated in this Certificate: **NIL**

Additional Information:

This certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the Insurer.

Should one of the above-noted policies be cancelled before the expiry date shown, the insurer(s) will endeavour to provide a 30-day written notice to the certificate holder but assumes no responsibility for failure to do so.

This certificate is subject to all the limitations, exclusions and conditions of the above-listed policy(ies) as they now exist or may hereafter be endorsed.

Please note that the limits shown above may have been eroded by Claims or Expenses paid under this policy.

BFL CANADA RISK & INSURANCE SERVICES INC.

Signed in Toronto this 20th day of January, 2009


Per Authorized Representative