



TO: Rugby Ontario Club Presidents
CC: Rugby Ontario Board of Directors
DATE: Friday, May 8, 2009
SUBJECT: Insurance Program

Dear Cub Presidents,

Rugby Canada and our Provincial partners have confirmed the Insurance coverage for 2009 and 2010. Accompanying this letter is a summary of the BFL renewal memo that outlines the changes to the 2009 program over the 2008 National Insurance Program, please read this memo in detail and ensure this memo is circulated to your members.

As the coverage is reduced in some areas, BFL have provided an extended coverage of the 2008 policy for 14 days for registered participants, this period will end May 15, 2009 @ 12:01AM.

Rugby Canada fees and the Insurance costs have been finalized and approved by the Provincial membership, and is lower than the 2008 cost. There is one item remaining to be resolved and that item is the cost of Quebec withdrawing from the National Insurance Program. While discussions are ongoing between Quebec and Rugby Canada, the cost effect of that withdrawal is that the Insurance cost has risen to reflect the diminished revenue from Quebec. This extra cost is reflected in the fee structure.

The complete fee structure, with Rugby Ontario fees, accompanies this letter. Some clubs have already paid dues using the 2009 proposed fee structure. Allen Piggott will contact all clubs that have paid the higher fees and determine if you require a refund or apply the overpayment to further registrations.

Sincerely,

**Gord Sneddon
President, Rugby Ontario**