



Masters or Old Boys Rugby and Insurance

Masters Rugby in this Province has for a number of years now, to a degree existed "outside" of the sport. It has been the norm that players simply showed up and played many of whom were not registered and as a result not insured.

I write this as an active playing member of the NOBS, President of Burlington and President of Rugby Ontario. I know of many Masters players who are registered but I only know of only one Masters team in Ontario that itself was registered as a club.

In 2006 we as a sport saw an insurance carrier seek a much higher premium to cover their past losses in regard to payouts and injuries relating to catastrophic injury. In the midst of that we had a player in Ontario suffer a paralysis injury. Added to that we had an old boys player suffer an injury on the field was transported to hospital where he suffered a stroke and was in and out of intensive care for a prolonged period.

We do as a sport have an obligation to protect our players and the sport.

We do have a national insurance policy through a different company with rates that are affordable.

Our management of risk in the sport is under scrutiny and will remain so for some time. That is frankly a healthy scrutiny and one that I welcome.

Unregistered teams and players are simply not insured, period.

We cannot, and will not allow that to continue.

That culture is an unacceptable risk to both the participants and the sport.

In the absence of insurance, you incur any liability personally, your club executive does, the club who allowed or arranged the field availability, the municipality that issued the permit, the bodies that govern the sport in the Province that this took place, the referee who was on the field at the time of the injury.

In addition our insurance carrier would seek to levy penalty on us or cancel the policy on rugby altogether should we not address this issue.

Most clubs have to provide the municipality with a copy of the certificate of insurance.

The financial cost to you is minimal. To register a team or club in Ontario has a cost of \$50. The cost to the individual player is \$126 that covers insurance, Rugby Canada dues and Rugby Ontario dues. We all have to register in 2007, there can be no exceptions.



What this does present us with is an opportunity.

It is an opportunity to examine and rebuild the Masters rugby program played in this Province. It has in recent past showed signs of failing if we don't pay it some attention. Think back a few years how many Masters teams did we have that existed as an entity in their own right. Then ask where are they now.

With all of this in mind I would like to host a **meeting on the insurance issue and the future of Masters rugby in Ontario at the Burlington Clubhouse on Sunday March 4th at 2.00p.m. I look forward to seeing you there.**

In the interim period I welcome your comments, questions and suggestions.

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