

From the Desk of Robert G. Kreasul



TO / À: Provincial Union Presidents
Provincial Union Executive Directors

FROM / DE: Bob Kreasul

CC / CC: Rugby Canada Board of Directors

DATE: Wednesday, May 2, 2007

SUBJECT/OBJECT: **Fracture Benefit Dropped**

Dear Member Unions,

In 2006, Rugby Canada had a fracture benefit attached to our overall AD & D Insurance Policy. After careful review of the costs associated with this program and the increases already sustained in 2007 / 2008, it was agreed with our insurer that this benefit would be discontinued for 2007 with a more formal review with the Provinces for 2008. In most cases, the costs associated with the processing of claims were more than the value of the average claim. As an example, the payout on a broken wrist was \$50.00. Most physicians charge \$25-50 to fill out the forms, and our paperwork costs are about the same as the payout.

As noted, this policy will be reviewed with the Provinces for a possible renewal in 2008 should the costs of purchasing this policy be approved by the Provinces.

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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