



PROBUS CANADA

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Greetings, Presidents of Clubs in PROBUS CANADA,

Recently one of our Directors received a note from his Club advising that they were thinking of starting back their Bicycle Group in Ontario. This was due to many restrictions being eased in stages across Canada. The question raised was whether our insurance policy would cover a claim from a member who became ill from COVID-19 transmitted from another member of the group.

This scenario would probably apply to any of our groups starting up again that were unable to maintain social distancing.

We posed the question to our PROBUS CANADA insurance provider and received the following reply:

“ The complex part of this is that PROBUS Clubs are so spread out across Canada and different provinces are at different stages of reopening. The underwriter will not specifically answer questions regarding individual activities but did mention that there are no specific exclusions relating to Pandemic. So, depending on allegations made against a Club, coverage will respond as it normally would if there are negligence allegations against an insured for which claimant is seeking compensatory damages.

With this being said, I think we should be telling Clubs to follow the direction and rules in place from your respective provinces. Using the example above, I would not suggest the bicycle group get together. Ontario still has our declaration of emergency rules in place until the end of the month at least. This includes no gathering of I believe 6 or more people. If the Club were to go against this and the rules of the province, I could see the insurance company denying a claim if something were to arise as they did not take all the necessary steps.

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Overall, I hesitate having a Club sanction any events unless the rules in their province have been relaxed. If members of a Club get together of their own volition that is one thing but having a Club set up a meeting or activity might still be an issue.

This might be seen as a cautious approach but I still think it is best to follow the rules and guidelines set out by the respective provinces.”

In view of this response I ask you to ensure your Management Committee and the Chair of any of your Club Activity Groups be made aware of this writing. Further to be pro-active in your Club and to deter questions from many of your members, it might be a good idea to publish these recommendations in your Club newsletter.

In view of the serious nature of this writing, please ensure you confirm to your District Director that you have received same.

Please be careful with your health and stay safe.

Yours in PROBUS,

Jamie Doolittle
President PROBUS CANADA

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