



MEMO TO: Alpine Canada Alpin Member PTSO's
FROM: CSA & ACA
DATE: June 20th, 2016
RE: SPORT ACCIDENT INSURANCE REQUIREMENTS 2016-2017

FIS Competition Rules (Art 204.2) requires that with the issuance to an athlete of a FIS license to participate in FIS competitions and entry by the National Ski Association, the NSA (who is the CSA) is confirming that valid and sufficient accident insurance (including mountain rescue) for training and competition is in place for the competitor and assumes full responsibility. As of July 1, 2016, athletes must also carry full CGL Insurance (automatic with ACA/CSA) (Art 212.4). In the case of outstanding invoices owed to third-parties who have provided services to injured athletes, the FIS automatically deducts this from the CSA FIS Account.

To ensure adherence to FIS Rules, Alpine Canada Alpin participates in the Sport Accident Insurance Program (SAIP) which meets FIS requirements. We are pleased to announce that the SAIP information for the 2016-2017 season is now available.

Coverage within the program for the 2016-2017 season will remain the same as previous seasons in each of the available insurance classes offered to members.

One significant change that must be noted is the inclusion of a \$1,000 deductible for claims outside of Canada.

At the time that AIG confirms insurance coverage with the hospital/clinic/provider, AIG will also confirm the deductible status to the service provider. The deductible portion will be billed by the hospital/clinic/provider to the insured, and the amounts above this will be billed to AIG. AIG have made it clear that although there is a deductible, AIG will make sure that the insured is accepted into the hospital for treatment regardless, and ensure that there is no up-front payment required in advance of medical treatment. In cases where the insured has paid out-of-pocket for treatment outside of Canada, and there was no direct funding available for AIG, the deductible will be collected upon claim settlement with the insured.

Based upon the last two (2) years of claims history (See Appendix I, Top 10 Claims), without the new deductible the cost of SAIP insurance for participants would have seen current premiums double for both Class 1 and Class 2, making the program unaffordable.

We know from experience that the majority of private insurance programs do not provide the same levels of the required coverage, have exclusions that can impact racing and in some cases training, and many require all payments to be made by the claimant directly to the service provider and then submitted as a claim to those insurers.

Neither the CSA nor ACA has the capacity to review individual medical insurance plans to determine if they meet FIS requirements.

This year we had an 18-year old athlete severely injured at the team hotel while waiting to return to Canada. He was on life support and hospitalized for weeks. The parents thought their private insurance provided coverage so they did not report the accident to AIG when it happened. The claim was completely denied by their private carrier and AIG responded immediately, including flying a parent to Europe, providing living expenses and arranging flights back to Canada for all for recovery.

All costs below were incurred by CSA members training or competing out of country, and were all paid by the CSA S.A.I.P. and all costs were in excess of what the provincial healthcare and some private insurance plans paid.

In a number of cases, the athlete/parent Insurers [Blue Cross etc.] rejected claims that our current carrier has paid.

We have only listed a sampling of claim costs this season over \$10,000, (these amounts are after the contribution in rare circumstances of an alternate [such as employment] insurance plan).

Without S.A.I.P., these costs would be the responsibility of the athlete/coach/parent.

Fractured Arm	USA, CO	\$105,000	CAD
Fractured Ankle	USA, CO	\$77,930	CAD
Fractured Leg	International	\$62,571	CAD
Lower Body Pain	USA, CO	\$54,092	CAD
Fractured Leg	International	\$40,584	CAD
Facial Fracture	International	\$35,433	CAD
Fractured Leg	International	\$31,683	CAD
Fractured Leg	In Canada	\$30,100	CAD
Fractured Arm	International	\$30,100	CAD
Fatality	In Province	\$30,000	CAD
Fractured Leg	International	\$24,882	CAD
Rib Injury	USA, PA	\$24,008	CAD
Shoulder Injury	In Canada	\$19,466	CAD
Knee Injury	International	\$18,890	CAD
Fractured Ankle	International	\$18,854	CAD
Leg Injury	USA, CO	\$17,046	CAD
Knee Injury	International	\$14,994	CAD
Abdominal Pain	International	\$11,607	CAD
Knee Injury	In Canada	\$10,219	CAD
Fractured Wrist	International	\$10,141	CAD
Head Injury	USA, VT	\$10,000	CAD

Contrary to popular belief, all out-of-country medical treatment; evacuation; ambulance(s); and/or return to Canada; are not free and payment is normally requested in full before patient is released from care.

In many cases medical attendants or escorts are required for return to Canada to assist party and in many cases special seating is required on the airline. There are cases where commercial airlines will not or cannot accommodate the patient.

In that event, an air ambulance is required at a rate of \$4,500-\$5,000 CAD per hour.

Finally, please see attached Appendix II for SAIP insurance costs per Class for the 2016-2107 season.

Please note: SAIP Class 1 and 2 is mandatory coverage for International FIS/IPC registrants, and the insurance fees are included in the cost of the FIS license purchase.

- Class 1 insurance is mandatory for CAST/Development/Provincial Team athletes, as well as those expected to be training and/or racing out of province/country for more than 30 days at one time.
- Class 2 insurance is mandatory for those FIS/Provincial athletes expected to be outside of their province/Canada for less than 30 days at any one time.
- SAIP Class 3 is mandatory coverage for Canadian registrants, and the insurance fees are included in the cost of this purchase.

Further details in relation to SAIP and its inclusions etc. can be found within Appendix III, 2016-2017 SAIP Insurance Quick Sheet.

APPENDIX I Top 10 Alpine Claims for 2014-2015 & 2015-2016

Top 10 Claims Incurred (\$)

Alpine Canada Alpin

By Policy By Year

	9144071 Sport Accident - Domestic		9144072 Emergency Medical	
2014	DIED WHILE TRAINING	30,000	BROKEN LEG	62,571
	SHOULDER INJURY	3,348	BROKEN LEG	24,882
	FRACTURED UPPER ARM	1,773	FRACTURE OF SHAFT OF TIBIA & FIBULA	24,878
	MED EXPENSES	1,250	SHOULDER INJURY	19,466
	BROKEN RIGHT HUMERUS	1,115	KNEE INJURY	14,994
	KNEE INJURY	846	MRI ON KNEE	10,219
	KNEE INJURY	750	BROKEN WRIST	10,141
	TRAUMA-LOWER EXTREMITY	730	ANKLE INJURY	9,334
	KNEE INJURY	655	KNEE PAIN	8,534
	WRIST INJURY	615	BROKEN FINGER	5,177
	Total	41,081	Total	190,195
	2015	KNEE INJURY	1,325	BROKEN LEG
BACK INJURY		1,320	KNEE INJURY	18,890
KNEE INJURY		500	HEAD INJURY	10,000
KNEE INJURY		315	LEG INJURY	3,500
BROKEN ANKLE		305	PAIN-UPPER EXTREMITY	3,455
ANKLE INJURY		181	SHOULDER INJURY	3,254
BROKEN LEG		55	FACE LACERATION	3,173
BACK INJURY		5	ANKLE INJURY	3,000
WHIPLASH		5	TRAUMA-UNSPECIFIED	2,976
KNEE INJURY		0	BACK PAIN	2,500
Total		4,010	Total	91,334
Variance		%	-90%	%
	\$	(37,071)	\$	(98,861)

APPENDIX II

2016-2017 SAIP Insurance Breakdown

SAIP INSURANCE							
Category	Eligible Ages	Training	Competition	Required Insurance	Recommended Insurance	ACA FEE	Required Forms
SAIP CLASS 1	ALL AGES * Upper age limit enforced	N/A	Mandatory for all national, development and provincial team athletes and coaches (alpine, para-alpine or ski cross) and for all international FIS/IPC licensed athletes and National Card members who travel out of country (training or competition) for more than 30 days. Exc. FIS masters & national masters athletes Recommended for coaches, masters athletes and discipline officials who travel out of country for more than 60 days. Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled. Individuals can purchase additional out of country coverage up to 90 days. Please refer to additional coverage for further details	Must be an ACA member to qualify	Provincial Health Care, Family or personal insurance policies for excess medical and sport accident	\$765	N/A
SAIP CLASS 2	ALL AGES * Upper age limit enforced	N/A	Mandatory for all international FIS/IPC licensed athletes and National Card members who travel out of country (training or competition) for up to 30 days. Exc. FIS masters & national masters athletes Recommended for coaches, masters athletes and discipline officials who travel out of country for up to 30 days. Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled.	Must be an ACA member to qualify	Provincial Health Care, Family or personal insurance policies for excess medical and sport accident	\$333	N/A
SAIP CLASS 3	ALL AGES * Upper age limit enforced	N/A	Mandatory for all Canadian FIS/IPC Licensed athletes. Recommended for non-FIS/IPC athletes, coaches and discipline officials who travel outside of their home province but do not travel outside of Canada.	Must be an ACA member to qualify	Provincial Health Care, Family or personal insurance policies for excess medical and sport accident	\$63	N/A
SAIP CLASS 4	ALL AGES * Upper age limit enforced	N/A	Mandatory for all non-FIS athletes exc. masters athletes who travel to the U.S for training and competition. Recommended for coaches, masters athletes and discipline officials who travel to the U.S. Coverage is for one (1) single US trip per season, MAX 7 day duration. NOT VALID FOR TRAVEL OUTSIDE OF THE USA Individuals who purchase SAIP Class 4 continue to have SAIP Class 3 coverage for the 16-17 season A 2nd purchase of any single U.S trip in the same season is not available, upgrade to Class 1 or 2 is required	Must be an ACA member to qualify	Provincial Health Care, Family or personal insurance policies for excess medical and sport accident	\$95	N/A
SAIP CLASS 5	ALL AGES * Upper age limit enforced	N/A	Mandatory for all non-FIS athletes exc. masters athletes who travel to the U.S for training and competition. Recommended for coaches and discipline officials who travel to the U.S. Coverage is for one (1) single U.S trip per season, MAX 14 day duration. NOT VALID FOR TRAVEL OUTSIDE OF THE USA Individuals who purchase SAIP Class 5 continue to have SAIP Class 3 coverage for the 16-17 season A 2nd purchase of any single U.S trip in the same season is not available, upgrade to Class 1 or 2 is required	Must be an ACA member to qualify	Provincial Health Care, Family or personal insurance policies for excess medical and sport accident	\$108	N/A
Additional Out of Country Coverage SAIP Class 1 participants	ALL AGES * Upper age limit enforced	N/A	SAIP Class 1 coverage can be extended to a maximum of 90 days out of country with the purchase of additional weeks coverage. Additional weeks coverage MUST be requested prior to trip departure	Must have SAIP Class 1 coverage to qualify	Provincial Health Care, Family or personal insurance policies for excess medical and sport accident	\$25/week	N/A
\$1000 deductible for all SAIP claims outside of Canada							

APPENDIX III 2016-2017 SAIP INSURANCE QUICK SHEET



SPORT ACCIDENT INSURANCE PROGRAM (SAIP)



Alpine Canada Alpin (ACA)

SPECIAL RISK ACCIDENT

Policy No: SRG 9144071
To Report a Claim: 1-877-317-8060 Local Claims Office (hours of operation 8.45am to 4.45pm EST)
1-877-204-2017 US & Canada AIG Assist (24 hour)
0-715-295-9967 Worldwide AIG Assist (24 hour / call collect) *

** If you have difficulty connecting from overseas, please reference International Calling Instructions from your NSO*

Insurer: AIG Insurance Company of Canada
Insurance Broker: BFL CANADA Insurance Services Inc.
Policy Period: July 1, 2016 to July 1, 2017

Eligibility: All alpine, para-alpine and ski cross member athletes, managers, coaches and discipline officials on record with ACA for the 2016-2017 season.

Class 1: Mandatory for all National and Development team athletes and coaches.

Class 2: Mandatory for all international FIS/IPC licensed athletes and National Card members who travel out of country.
Exc. Master's athletes
Recommended for coaches and discipline officials who travel out of country.

Class 3: Mandatory for all Canadian FIS/IPC Licensed athletes who travel out of province but do not leave Canada.
Recommended for non-FIS/IPC athletes, coaches and discipline officials who travel out of province but do not leave Canada.

Class 4: Mandatory for all non-FIS athletes' exc. master's athletes who travel to the U.S for training and competition.
Recommended for coaches and discipline officials who travel to the U.S. Subject to travel approval. Individuals who purchase SAIP Class 4 or SAIP 5 continue to have SAIP Class 3 coverage for the remainder of the 16-17 season. A 2nd purchase of any single U.S. trip in the same season is not available, upgrade to Class 1 or 2 is required.

Class 5: Mandatory for all non-FIS athletes' exc. Master's athletes who travel to the U.S for training and competition.
Recommended for coaches and discipline officials who travel to the U.S. Subject to travel approval. Individuals who purchase SAIP Class 4 or SAIP 5 continue to have SAIP Class 3 coverage for the remainder of the 16-17 season. A 2nd purchase of any single U.S. trip in the same season is not available, upgrade to Class 1 or 2 is required.



ALPINE CANADA ALPIN



Special Risk Accident – Policy SRG 9144071 - Summary

Eligibility – Alpine. Para-Alpine & Ski Cross Members:

All athletes and coaches on record for SAIP purchase with Alpine Canada Alpin of **Class 1, 2, 3 (and for the remainder of the season after purchasing Class 4 or 5)**, who are injured while engaged in sanctioned or approved training, tour, competition, event, activities.

Coverage is coordinated with any other policy and benefits are payable only for excess charges over and above any amounts payable or collected from the government healthcare and any own/paren/spouse employment insurance plan or private individual insurance plan.

Brief Summary of Primary Benefits:

Coverage:	Limit:
Principal Sum (All Classes)	\$25,000
Permanent Total Disability	\$25,000

For catastrophic Losses, including :

- Accidental Death & Dismemberment - \$7,500 to \$50,000
- Rehabilitation Benefit – up to \$15,000
- Home Alternation and Vehicle Modification – up to \$15,000
- Family Transportation – up to \$15,000
- Deceased Body Repatriation Benefit – up to \$15,000
- Deceased Identification Benefit – up to \$5,000
- Funeral Expense – up to \$5,000

Brief Summary of Accidental Para-Medical Expenses

Accident Reimbursement for Prescribed Services - up to total of \$15,000 includes:

- At-home nursing (max \$5,000)
- Prescription drugs
- Physiotherapy, Athletic Therapy (\$40/treatment, max of \$1,000)
- Ambulance (max \$10,000)
- Hearing aids, crutches, splints, casts, trusses, medical braces, not including replacements (max \$750)
- Temporary rental of wheelchair, iron lung and other durable (max \$5,000)
- Prescribed Chiropractic, Osteopathy, Chiropracist/Podiatrist, Masseur, Speech Therapist, Psychologist (max \$5,000)
- Overuse expenses incurred in Canada for prescribed footwear orthotics (max \$750) ; prescribed chiropractic (max \$5,000) and/or prescribed physio/athletic/massage (\$40/treatment, max of \$5,000)
- MRI (max \$1,000)

Accidental Dental for whole and sound teeth – up to \$3,000

Burn Benefit – up to \$25,000

Fracture Benefit – as per schedule, \$15 up to \$500

Emergency Taxi Benefit for transport to emergency medical treatment – up to \$50

Tutorial Expense for Confined Insured – \$20/hour to max of \$500

Dentures or Bridgework Benefit for repair/replacement of bridges, dentures and/or capped/crowned teeth – up to \$500

Eyeglasses or Contact Lenses (not previously required) Expense – up to \$200

Special Transportation to medical treatment required more than 150 km from residence – up to \$1,050

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set for in the policy. It is intended to provide basic details of coverage that are fully described in Master Policy No. SRG 9144071 on file with the Alpine Canada Alpin. In the event of any discrepancies, the actual policy will prevail.



ALPINE CANADA ALPIN

SPORT ACCIDENT INSURANCE PROGRAM (SAIP)



Alpine Canada Alpin (ACA)

OUT OF PROVINCE/OUT OF COUNTRY EMERGENCY MEDICAL

Policy No: SRG 9144072
To Report a Claim: 1-877-317-8060 Local Claims Office (hours of operation 8.45am to 4.45pm EST)
 1-877-204-2017 US & Canada AIG Assist (24 hour)
 0-715-295-9967 Worldwide AIG Assist (24 hour / call collect) *

** If you have difficulty connecting from overseas, please reference International Calling Instructions from your NSO*

Insurer: AIG Insurance Company of Canada
Insurance Broker: BFL CANADA Insurance Services Inc.
Policy Period: July 1, 2016 to July 1, 2017

Eligibility: All alpine para-alpine and ski cross member athletes, managers, coaches and discipline officials on record with ACA for the 2016-2017 season.

Class 1: Mandatory for all National, Provincial and Development team athletes and coaches as well as international FIS/IPC licensed athletes and national card members who travel out of country for more than 30 days.
 Exc. Master's athletes
 Recommended for coaches and discipline officials who travel out of country for more than 30 days.
 Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled. Individuals can purchase additional out of country coverage up to 90 days***

Class 2: Mandatory for all international FIS/IPC licensed athletes and National Card members who travel out of country for up to 30 days.
 Exc. Master's athletes
 Recommended for coaches and discipline officials who travel out of country for up to 30 days.
 Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled.

Class 3: Mandatory for all Canadian FIS/IPC Licensed athletes.
 Recommended for non-FIS/IPC athletes, coaches and discipline officials who travel outside of their home province but do not travel outside of Canada.

Class 4: Mandatory for all non-FIS athletes' exc. Master's athletes who travel to the U.S for training and competition.
 Recommended for coaches and discipline officials who travel to the U.S.
 Coverage is for one (1) single U.S trip per season, **MAX 7-day** duration.
NOT VALID FOR TRAVEL OUTSIDE OF THE USA
 Individuals who purchase SAIP Class 4 or SAIP 5 continue to have SAIP Class 3 coverage for the remainder of the 16-17 season. A 2nd purchase of any single U.S. trip in the same season is not available, upgrade to Class 1 or 2 is required.

Class 5: Mandatory for all non-FIS athletes' exc. master's athletes who travel to the U.S for training and competition.
 Recommended for coaches and discipline officials who travel to the U.S.
 Coverage is for a one (1) single U.S trip per season, **MAX 14-day** duration.
NOT VALID FOR TRAVEL OUTSIDE OF THE USA
 Individuals who purchase SAIP Class 4 or SAIP Class 5 continue to have SAIP Class 3 coverage for the remainder of the 16-17 season. A 2nd purchase of any single U.S. trip in the same season is not available, upgrade to Class 1 or 2 is required.



ALPINE CANADA ALPIN



Emergency Out of Province/Out of Country – Policy SRG 9144072 - Summary

Eligibility – Alpine, Para-Alpine & Ski Cross Members:

All athletes and coaches on record for SAIP purchase with Alpine Canada Alpin of **Class 1, 2, 3 (Canada only) 4 or 5**, who suffer injury or sickness, while engaged in sanctioned or approved training, tour, competition, event, activities outside of their home province/Canada. (**Note: Class 3 does not provide any out of Canada cover.**)

Coverage is coordinated with any other policy and benefits are payable only for excess charges over and above any amounts payable or collected from the government healthcare and any own/paren/spouse employment insurance plan or private individual insurance plan. In the majority of cases, AIG will pay hospital/medical/rescue costs direct to service provider.

Coverage:

Lifetime Maximum Per Insured

Limit:

\$1,000,000

Deductible:

\$1000/claim for injury/illness suffered outside of Canada

\$0 deductible/claim for injury/illness suffered outside of province, but inside Canada

Out of Province/Out of Country Emergency Medical Coverage provides worldwide emergency assistance for Insured Persons while on a trip except where local conditions render such assistance not feasible. In the event of Injury or Sickness covered by this Group Blanket Policy requiring hospitalization, **the Company must be notified within 48 hours from the time of incident** or expense claims may be denied or only partially covered. In the event of a medical Emergency, Insured Persons or an individual acting on their behalf must call the **Worldwide AIG Assist** telephone number (see reverse)

Brief Summary of Primary Emergency Out of Province/Out of Country Medical Benefits:

- 24-hr Emergency Medical Assistance Service Available – Worldwide contact numbers provided
- Direct Payment of Emergency Hospital Confinement Services & Supplies
- Direct Payment of Emergency Medical and Therapeutic Services, including:
 - services of a physician/surgeon/anesthetist
 - laboratory tests; x-rays; MRI (max \$7500)
 - private nurse (max of \$100/session, max of \$5,000)
 - crutch rental; splints; canes
 - prescriptions; outpatient services
 - services of chiropodist; chiropractor; osteopath; physiotherapist; podiatrist (max \$300 each)
 - services of a dentist or dental surgeon (max \$2,000)

Additional Emergency Out of Province/Country Medical Benefits:

- Deceased Body Repatriation Benefit – up to \$25,000
- Deceased Identification Benefit – up to \$5,000
- Confined Insured Automobile Return – up to \$1,000
- Insured Out of Pocket Commercial Living Expense Benefit – up to \$1,500
- Parent/Spouse Transportation Benefit for Hospitalized Insured – up to \$15,000
- Return Transportation for Travelling Companion – up to \$2,000
- Return and Escort of Dependent Children Under Age 16 – up to \$5,000
- Insured Trip Cancellation – up to \$5,000
- Accidental Dental Expense Reimbursement – up to \$3,000
- Ground Transportation Benefit for licenses ambulance – up to \$5,000
- Dentures or Bridgework Benefit
- Eyeglasses or Contact Lenses Expense
- Burn Benefit – up to \$25,000
- Fracture Benefit – as per schedule up to \$500
- Emergency Air Transportation Benefit (for air ambulance/mountain rescue to hospital and/or medically necessary travel for further treatment or recovery in Canada) – up to \$250,000

Primary Accidental Death & Dismemberment Benefit

- Accidental Death & Dismemberment - \$7,500 to \$50,000
- Rehabilitation Benefit – up to \$15,000
- Home Alteration and Vehicle Modification – up to \$15,000
- Seat Belt Benefit – additional 10% of principal AD&D benefit
- Dependent Child Educational Benefit after insured death – up to \$5,000/year to max
- Spousal Educational Benefit after insured death – up to \$15,000

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set for in the policy. It is intended to provide basic details of coverage that are fully described in Master Policy No. SRG 9144072 on file with the Alpine Canada Alpin. In the event of any discrepancies, the actual policy will prevail.