



MEMO

To: PTSOs Leaders
From: Alpine Canada Alpin
Date: June 26th, 2024
Subject: New Sport Accident Insurance Program (SAIP)

Dear PTSOs Leaders,

Alpine Canada Alpin (ACA) is pleased to announce that we have secured a new Sport Accident Insurance Program (SAIP) for the 2024/2025 season, underwritten by Zurich Insurance Company Ltd.

To meet FIS eligibility criteria, SAIP coverage is now mandatory for all FIS licensed athletes, and we will not accept SAIP exclusion waivers. It is a FIS requirement that all athletes racing and training outside Canada have the appropriate insurance coverage to ensure the safety and protection of all athletes. The SAIP provided through ACA will ensure this FIS requirement is met. Unfortunately, no other independent policy will be acceptable. Through our provider, Zurich Insurance Company, we have tailored a product that allows athletes to be out of the country participating in sanctioned activities for up to 210 consecutive days (see SAIP 1A & B) and believe that this product will meet the needs of International Athletes*.

The new SAIP categories and prices are as follow:

Class 1A: Mandatory for FIS Licensed National/Development/Provincial Team Athletes and International Athletes* who travel out of country for more than 30 consecutive days up to 120 consecutive days. Recommended for coaches and discipline officials who travel out of the country for more than 30 consecutive days up to 120 consecutive days. MAX 120-day duration. In order to be eligible, an active Government Health Insurance Plan (GHIP) must be kept for the duration of the trip. Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled. - \$955 + applicable insurance taxes (varies by provinces)

** Canadian FIS licensed athletes who are participating in an international program outside of Canada and electing to start in FIS competitions.*

Class 1B: Mandatory for FIS Licensed National/Development/Provincial Team Athletes and International Athletes* who travel out of country for more than 30 consecutive days up to 210 consecutive days. Recommended for coaches and discipline officials who travel out of the country for more than 30 consecutive days up to 210 consecutive days. MAX 210-day duration. In order to be eligible, an active Government Health Insurance Plan (GHIP) must be kept for the duration of the trip. Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled. - \$1,098 + applicable insurance taxes (varies by provinces)

** Canadian FIS licensed athletes who are participating in an international program outside of Canada and electing to start in FIS competitions.*

Class 2: Mandatory for all other FIS Licensed Athletes and Non-FIS Athletes who travel out of country for up to 30 consecutive days. Recommended for coaches and discipline officials who travel out of the country for up to 30 days. Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled. - \$415 + applicable insurance taxes (varies by provinces)

Class 3: Mandatory for all FIS Athletes (excluding Masters) who travel outside of home Province but who do not travel out of Canada. Highly recommended for non-FIS athletes, coaches and officials who travel outside of their home province but not outside Canada - \$78 + applicable insurance taxes (varies by provinces)



Class 4: Mandatory for non-FIS Athletes who travel to the U.S. only, for a maximum trip duration of 7 days. 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 - \$116 + applicable insurance taxes (varies by provinces)

Class 5: Mandatory for non-FIS Athletes who travel to the U.S. only, for a maximum trip duration of 14 days. 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 - \$134 + applicable insurance taxes (varies by provinces)

It is mandatory to purchase SAIP 3 to buy SAIP 4 or 5 add-ons. Individuals who purchase SAIP Class 4 or SAIP 5 continue to have SAIP Class 3 coverage for the remainder of the 23-24 season.

A second purchase of any single U.S. trip in the same season is not available, upgrade to Class 1 or 2 is required.

It is required for SAIP coverage to be afforded that the athletes are participating in ACA sanctioned activities.

For standalone camps to be sanctioned by ACA and SAIP coverage to be afforded to athletes participating in the camps, Out of Country Sanction requests must be submitted to ACA 14 days in advance at insurance@alpinecanada.org.

ACA is aware that teams are currently traveling for or currently participating in training/racing camps. We assure you that the athletes/staff in this situation will have full SAIP coverage (providing they have registered) under the current policy until June 30th and will be afforded SAIP in the new policy starting July 1st, 2024. Please do not hesitate to reach out to insurance@alpinecanada.org should you have any questions or concerns.

ACA will open registration for the 2024/2025 season on Wednesday, June 26th, 2024.
