
The Need for Sport Accident Insurance Policy (S.A.I.P.)

(updated June 2016)

Regulations

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 (guarantees).

Under FIS regulations [ICR 212.4], the CSA must guarantee to FIS, Resorts and other NSA's that all of its athletes have full accident insurance including mountain rescue; return to Canada; and repatriation. FIS will debit the FIS CSA account for any unpaid bills incurred by teams or individuals training or competing outside Canada. Most medical services outside Canada including ambulance, helicopter evacuation and hospitals, require immediate payment to the hospital or service provider.

Even where our athletes and coaches are not FIS athletes or are not involved in FIS events, there is a clear expectation from ski resorts; National Ski Associations; and training centres, that our members have adequate insurance coverage.

Provincial Medical Plans such as BC Medical; Alberta Healthcare; OHIP etc. do not provide excess medical coverage out of country and usually do not cover mountain/helicopter rescue or costs to return the injured party to Canada. Indeed there are significant differences even between Canadian Provincial healthcare plans as to what is covered from Province to Province. As an example, rescue services; return to home province; specialized care is often not covered by provincial healthcare plans such as OHIP etc.

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 many cases training; and many require all payments to be made by the claimant directly to service provider and then submitted as a claim to those insurers.

Private health travel insurance plans such as those through credit cards or auto clubs often exclude costs arising from athletic contests and have financial limitations and/or have other restrictions. In addition, most of these will not cover out of country expenses incurred unless all expenses have been approved before they are incurred.

The CSA/NSO SAIP policy covers these gaps.

The CSA does not have the capacity to review individual medical insurance plans to determine if they are current, let alone that they will meet FIS, ski area or CSA requirements.

To ensure adherence to FIS Rules (and based upon many years of dealing with these gaps in insurance coverage), the CSA/NSO participates in the Sport Accident Insurance Program (SAIP) which meets FIS requirements and covers most of the gaps in coverage that we have seen.

The following examples from Season 2014-2016 should further assist in answering the question – “Why do I need S.A.I.P.?”

Since the introduction many years ago the CSA/NSO SAIP has paid out over \$1,000,000 that otherwise might have been incurred by the members.

All costs below were incurred by CSA/NSO members training or competing out of country in 2014 and 2015, and were all paid by the CSA S.A.I.P. All costs are in excess of what the provincial healthcare and private insurance plans paid.

In a number of cases, the athlete/parent Insurers [Blue Cross etc.] rejected claims that the CSA/NSO SAIP paid.

We have only listed claim costs over \$10,000 incurred in 2014-2016 (to May). [Note: These amounts are after the contribution, in rare circumstances, of alternate insurance, such as an employment plan]. A number of these claims are still open, hence these numbers will grow.

Without S.A.I.P., these costs would be the full responsibility of the CSA member or parent of a member.

Fractured Arm	USA, CO	\$105,000	CAD
Fractured Ankle	USA, CO	\$77,930	CAD
Fractured Leg	International	\$62,571	CAD
Broken Leg	USA, CO	\$60,075	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, out-of-country medical treatment; evacuation; ski hill rescue/ski patrol; ambulance(s); and/or return to Canada; are not free and payment is normally requested in full before the patient is released from care.

The CSA works with "AIG Assist" who directly assist our S.A.I.P. members in deciding on the correct course of action, and will deal with the financial issues from hospitals/treatment centres/physicians etc. AIG Assist, where possible, pays or guarantees all costs directly to the service provider so the patient/parent/coach does not have to pay..

In many cases medical attendants or escorts are required for return to Canada to assist the injured party and in many cases special seating is required on the airline. In addition, many airlines will not transport injured person without an appropriate escort. The SAIP insurance will pay for necessary upgrades and escorts where required by airlines.

There are also cases where commercial airlines will not or cannot accommodate the patient. In that event, an air ambulance will be required and arranged by SAIP, at a rate of \$4,500-\$5,000 CAD per hour.

Over the past ten (10) years, the SAIP has proven time and time again to be of tremendous benefit in saving teams and individuals many thousands of dollars they otherwise would have incurred. We currently have an open claim for emergency surgery completed in the USA as a result of a training accident that has exceeded \$100,000.

It is noted that our SAIP insurers recently paid air ambulance costs in excess of \$150,000 to fly a severely injured member back to Canada. We are aware that in 2015 a non-Canadian athlete was severely injured, hospitalized, and ultimately passed away after a training accident in Australia, leaving uninsured medical costs in excess of \$250,000.

A handwritten signature in black ink, appearing to be 'DVP/la', written in a cursive style.

DVP/la