



What is SAIP?

The Sport Accident Insurance Program (SAIP) is an excess medical coverage policy above provincial healthcare in the case of an accident. It covers athletes and coaches who purchase a policy for medical and disability in Canada with all classes of SAIP. Classes 1 and 2B also cover out of country training and competitions when sanctioned by Canada Snowboard. Coverage includes elements such as mountain rescue, repatriation and competitions, which are generally not covered by standard healthcare. It is mandatory in order to compete in any FIS sanctioned events.

There are 3 classes of AIG offered:

- **Class 1** (\$740)– Mandatory for all National Team Athletes, and covers international travel for up to a maximum of 60 consecutive days. These 60 days re-set on each return to Canada.
- **Class 2B** (\$189)– Includes coverage for international travel for up to a maximum of 25 consecutive days. Requests for out-of-country trips for more than 25 days will be reviewed on a trip-by-trip basis
- **Class 2A** (\$69)– Available to all members, but does not include coverage for international travel.

What must I do to have valid SAIP coverage?

- The activity must be a **Canada Snowboard Sanctioned** activity, and clearly indicated in the club's requested activities, or submitted in the yearly training and event schedule (activity plan) of your club's program.
- The activity must be conducted with the **supervision of a Canada Snowboard licensed coach** responsible for the athlete(s) to be covered.
- The insured must hold and meet the specific requirements of their **provincial / territorial health care** coverage.
- The insured must be wearing a **certified helmet** while participating in the sanctioned training or competition activity. See the CS Helmet Policy for details.

If the event is not sanctioned, or the above criteria are not met, liability and SAIP insurance WILL NOT BE VALID.

What do I do if I get injured within Canada or Internationally?

1. **Call the appropriate number below immediately and prior to receiving treatment:**
 - Local Claims Office (8:45am to 4:45pm EST) 1-877-317-8060
 - US & Canada AIG Assist (24 hour) 1-877-204-2017
 - Worldwide AIG Assist (24 hour / call collect) 0-715-295-9967
2. **Quote The Policy Number: SRG 9144069** (In Province), or **SRG 9144070** (Out of Province/Country)
3. A **'Heads Up' email** must be immediately completed by the athlete, coach or support staff and sent to Brendan@canadasnowboard.ca, info@canadasnowboard.ca and dpym@isrm.com

How do I get reimbursed for medical expenses?

1. Complete the AIG reimbursement claim form within 30 days of injury (provided to you by AIG directly once you have called them to report the incident).

SAIP Key Contacts

Questions or concerns about the policy?

Email: info@canadasnowboard.ca, or Call: 1-604-568-1135

For further information regarding coverage and claims, please check out <http://www.canadasnowboard.ca/en/ms/saip/>

