



MEMO

To: PTSO Leaders
From: Alpine Canada Alpin
Date: October 2nd, 2024
Subject: Sport Accident Insurance Program (SAIP) – FIS Masters

Dear PTSO Leaders,

The intention of this memo is to provide further clarity around the insurance requirements for FIS Masters racers wishing to compete in FIS races for the 2024/2025 season.

It is requirement from FIS to all National Ski Associations, including Canada, that they are responsible to ensure all FIS licensed participants, including FIS Masters, are appropriately insured.

Accordingly, Alpine Canada, working together with all of the PTSOs, is responsible and accountable for ensuring all our FIS licensed athletes meet the FIS requirements for accident, travel medical, mountain rescue and worldwide emergency assistance insurance coverage.

1) New

Starting in the 2024/2025 season, **all FIS Masters* planning to compete in FIS races inside of Canada (not in the US and or internationally)** will be required to purchase SAIP 3 (insurance coverage within Canada) to be appropriately covered.

** ACA's SAIP coverage can only be afforded to Masters up to their 80th birthday. Masters 80 years of age and up will have to submit proof of their independent insurance following the process established below in section 3).*

2) FIS Masters competing in FIS races outside of Canada (International racers)

FIS Masters racers who race **outside of Canada** require appropriate insurance coverage.

All FIS Masters planning to compete in FIS races **outside of Canada** will be required to purchase suitable SAIP or provide proof of appropriate insurance (accident, travel medical, mountain rescue and worldwide emergency assistance).

ACA's SAIP will cover FIS Masters athletes during FIS sanctioned competitions, and ACA sanctioned activities.

ACA will provide FIS Masters racing outside of Canada the opportunity to:

- Secure ACA's SAIP when registering for the season; **OR**
- Submit copies of their accident, travel medical, mountain rescue and worldwide emergency assistance assurance policy(s) for approval.



3) Process to submit independent insurance policy(s)

The process to submit the independent insurance for approval is as follows:

In order to get their insurance policy(s) approved, FIS Masters Athletes racing outside of Canada will email insurance@alpinecanada.org with their full name, date of birth, affiliated province and club, country(s) they will be racing in and an attached copy of the insurance policy(s) they are submitting for approval.

ACA will respond to them within two business days with the approval/denial of the insurance policy(s) provided.

If the Master has purchased SAIP, when the independent insurance is approved, ACA/the affiliated province, will issue a refund for the amount of the SAIP product purchased.

Once the independent insurance policy has been approved, the FIS license will be activated.

Please email insurance@alpinecanada.org if you have any questions or concerns.

Kind regards,

ACA's Insurance Team
