



MEMO

To: PTSO Leaders
From: Alpine Canada Alpin
Date: July 28th, 2025
Subject: Sport Accident Insurance Program (SAIP) – FIS Masters

Alpine Canada Alpin (ACA) would like to clarify the insurance requirements for Canadian FIS-Masters athletes, particularly regarding the definition and obligations of FIS Masters athletes participating in International Programs/races.

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1. FIS Insurance Requirement

The International Ski Federation (FIS) has directed all National Ski Associations (NSAs), including Canada, that it is their responsibility to ensure all FIS-Master participants are appropriately insured.

As a result, ACA, in collaboration with the provincial and territorial sport organizations (PTSO), is responsible for confirming that every FIS-Master athlete meets the FIS insurance requirements, which include:

- **Accident insurance**
- **Travel medical insurance**
- **Mountain rescue coverage**
- **Worldwide emergency assistance**

ACA has worked with a top insurance provider to create insurance coverage which lives up to these standards. This is our Sport Accident Insurance Program (SAIP) program.

The SAIP package requires that the athlete already has active provincial medical insurance coverage in their province, and that they are training and racing with a team/club which is sanctioned by ACA via one of our partners PTSOs. Additionally, SAIP is only available for athletes engaged in ACA-sanctioned activities (training/competition).

All Canadian FIS athletes must purchase an appropriate SAIP package in order for their FIS license to be activated with the exception of what we define as a Canadian Athlete Participating in an International Program “**CAPIP**” as these athletes fall into a category where our SAIP will not appropriately cover them.



2. National FIS Masters

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.

3. National FIS Masters over 80 years of age

ACA's SAIP coverage can only be afforded to Masters up to their 80th birthday. Masters 80 years of age and up wishing to obtain a FIS license will have to submit proof of their independent insurance following the process established below in section 5.

4. 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.

5. Process to submit independent insurance policy

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

In order to get their third-party insurance policy 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 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.
