

## vii. Importance of Insurance

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

#### Regulations

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 and repatriation. FIS will debit the FIS CSA account for any unpaid bills incurred by teams training or competing in Europe. Most medical services out of Canada including ambulance, helicopter evacuation and hospitals, require immediate payment to the hospital or service provider.

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.

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

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

In a number of cases, the athlete/parent Insurers [Blue Cross etc.] rejected claims that our current carrier has paid.

We have only listed claim costs over \$10,000, (these amounts are after the contribution in rare circumstances of an alternate [such as employment] insurance plan).

Without S.A.I.P., these costs would be the responsibility of the athlete/coach/parent.

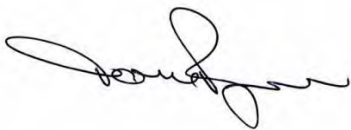
Fractured Arm	USA, CO	\$105,000	CAD
Fractured Ankle	USA, CO	\$77,930	CAD
Fractured Leg	International	\$62,571	CAD
Lower Body Pain	USA, CO	\$54,092	CAD
Fractured Leg	International	\$40,584	CAD
Facial Fracture	International	\$35,433	CAD
Fractured Leg	International	\$31,683	CAD
Fractured Leg	In Canada	\$30,100	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, all out-of-country medical treatment; evacuation; ambulance(s); and/or return to Canada; are not free and payment is normally requested in full before patient is released from care.

The CSA works with "AIG Assist" who will 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 all costs directly to the service provider.

In many cases medical attendants or escorts are required for return to Canada to assist party and in many cases special seating is required on the airline. There are cases where commercial airlines will not or cannot accommodate the patient.

In that event, an air ambulance is required at a rate of \$4,500-\$5,000 CAD per hour.



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