CSA/NSO
SPORT ACCIDENT INSURANCE PROGRAM (SAIP)

Canadian Freestyle Ski Association (CFSA)

To Report a Claim: 1-877-207-5018 US & Canada Global Excel Management (24 hour)
0-819-566-3940 Worldwide (24 hour / call collect) *

** If you have difficulty connecting from overseas, please reference International Calling Instructions from your NSO*

Insurer: AIG Insurance Company of Canada
Insurance Broker: BFL CANADA Insurance Services Inc.
Policy Period: July 1, 2019 to July 1, 2020
Policy Number: **GTP 9425872**

Eligibility: All member athletes, managers, coaches and discipline officials on record with CFSA for purchasing SAIP for the 2019-2020 season. For Special Risk Accident cover, Insured must have a permanent residence in Canada, and be insured by the government healthcare insurance plan in their home province.

Class 1: Includes **SPECIAL RISK ACCIDENT** and **OUT OF PROVINCE/OUT OF COUNTRY EMERGENCY MEDICAL**
Mandatory for all National, Provincial and Development team athletes and coaches as well as international FIS/IPC licensed athletes and national card members who travel out of country for more than 30 days.
Recommended for coaches and discipline officials who travel out of country for more than 30 days.
MAX 60-day duration (contact CFSA to extend duration). Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled.

Class 2: Includes **SPECIAL RISK ACCIDENT** and **OUT OF PROVINCE/OUT OF COUNTRY EMERGENCY MEDICAL**
Mandatory for all international FIS/IPC licensed athletes and National Card members who travel out of country for up to 30 days.
Recommended for coaches and discipline officials who travel out of country for up to 30 days.
Coverage is for consecutive days out of country, return to Canada will reset the consecutive days traveled.

Class 3: Includes **SPECIAL RISK ACCIDENT** only. No Out Of Province/Country Emergency Medical coverage.
Recommended for all Canadian FIS/IPC Licensed athletes, non-FIS/IPC athletes, coaches and discipline officials who travel outside of their home province but do not travel outside of Canada.

Class 4: Includes **SPECIAL RISK ACCIDENT** and **OUT OF PROVINCE/OUT OF COUNTRY EMERGENCY MEDICAL**
Mandatory for all non-FIS athletes who travel to the U.S for training and competition.
Recommended for coaches and discipline officials who travel to the U.S.
Coverage is for one (1) single U.S trip per season, **MAX 7-day** duration.
NOT VALID FOR TRAVEL OUTSIDE OF THE USA

Class 5: Includes **SPECIAL RISK ACCIDENT** and **OUT OF PROVINCE/OUT OF COUNTRY EMERGENCY MEDICAL**
Mandatory for all non-FIS athletes who travel to the U.S for training and competition.
Recommended for coaches and discipline officials who travel to the U.S.
Coverage is for a one (1) single U.S trip per season**, MAX 14-day** duration.
NOT VALID FOR TRAVEL OUTSIDE OF THE USA

Note: (Individuals who purchase SAIP Class 4 or SAIP 5 continue to have SAIP Class 3 coverage for the remainder of the 19-20 season. A 2nd purchase of any single U.S. trip in the same season is not available, upgrade to Class 1 or 2 is required.)

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. This summary is intended to provide basic details of coverage that are fully described in Master Policy No. GTP 9425872 on file with Canadian Freestyle Ski Association. In the event of any discrepancies, the actual policy will prevail.

BFL CANADA

Halifax Quebec Montreal Ottawa Toronto Winnipeg Calgary Kelowna Vancouver

BFL
CANADA

CSA/NSO
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Canadian Freestyle Ski Association (CFSA)

SPECIAL RISK ACCIDENT

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Insurer:	AIG Insurance Company of Canada
Insurance Broker:	BFL CANADA Insurance Services Inc.
Eligibility:	**Class 1, 2, 3, 4, 5**
Policy Period:	July 1, 2019 to July 1, 2020

Scope of Coverage: Injury sustained by insured person while participating in CFSA approved training, tour, competition, event, plus travel to and from.

Coverage:	**Limit:**
Principal Sum (All Classes)	$25,000
Permanent Total Disability	$25,000

Coverage is coordinated with any other policy and benefits are payable only for excess charges over and above any amounts payable or collected from the government healthcare and any own/parent/spouse employment insurance plan and/or private individual insurance plan (including CAIP).

Brief Summary of Primary AD&D Benefits:
For catastrophic Losses, including:

- Accidental Death & Dismemberment – Principal Sum $25,000
- Rehabilitation Benefit – max $15,000/accident
- Home Alternation and Vehicle Modification – max $15,000/accident
- Family Transportation – max $15,000/accident
- Repatriation Benefit (due to loss of life) – max $25,000
- Identification Benefit (due to loss of life) – max $5,000
- Funeral Expense (due to loss of life) – max $5,000

Brief Summary of Accidental Para-Medical Expenses
Accident Reimbursement for Prescribed Services – to a combined maximum of $15,000/policy term including:

- At-home nursing (max $5,000/accident)
- Prescription drugs (30 day supply)
- Physiotherapy, athletic therapy, Chiropractor, Osteopath or Massage Therapist ($1,000/accident)
- Ambulance , including Medically Necessary Air Ambulance to nearest hospital (max $10,000/accident)
- Hearing aids, crutches, splints, casts, trusses, medical braces, not including replacements (max $750/policy term)
- Temporary rental of wheelchair, iron lung and other durable equipment (max $5,000/accident)
- Chiropodist/Podiatrist, Speech Therapist, Psychologist (max $5,000 /specialty/accident)
- Overuse expenses incurred in Canada for orthotics (max $500/year); Chiropractor (max $1,000/policy term); physiotherapy, athletic sport therapy or massage therapy (max $1,000/policy term)
- MRI (max $1,000)

Accidental Dental – combined maximum of $3,000/accident
Burn Benefit – max $25,000/accident
Fracture Benefit – as per schedule, $15 to $500/accident
Emergency Taxi Benefit – max $50/accident
Tutorial Expense (for Medically Confined Insured) – max $500/policy term
Dentures or Bridgework Benefit – max $3,000/policy term
Eyeglasses or Contact Lenses Expense (not previously required) – max $350/accident
Special Transportation & Accommodation – max $1,050/policy term

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OUT OF PROVINCE/OUT OF COUNTRY EMERGENCY MEDICAL

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Insurer: AIG Insurance Company of Canada
Insurance Broker: BFL CANADA Insurance Services Inc.
Eligibility: **Class 1, 2, 4, 5**
Policy Period: July 1, 2019 to July 1, 2020

Scope of Coverage: Out of Province/Out of Country Emergency Medical Coverage while traveling outside of Province / Country of Origin and while participating in scheduled CFSA approved and supervised training, tour, competition.

Out of Province/Out of Country Emergency Medical Coverage provides worldwide emergency assistance for CSA Insured Persons while on a Trip except where local conditions render such assistance not feasible. In the event of Injury or Sickness covered by this Group Blanket Policy**, the Company must be notified within 48 hours from the time of incident** or expense claims may be denied or only partially covered. In the event of a Medical Emergency, Insured Persons or an individual acting on their behalf, must call the **Global Excel Management** telephone number above.

Coverage is coordinated with any other policy and benefits are payable only for excess charges over and above any amounts payable or collected from the government healthcare and any own/parent/spouse employment insurance plan and/or private individual insurance plan (including CAIP).

Coverage:	**Limit:**
Lifetime Maximum Per Insured	$1,000,000

Brief Summary of Primary Emergency Out of Province/Country Medical Benefits:

- 24-hr Emergency Medical Assistance Service – Worldwide contact numbers provided
- Direct Payment (where possible) of Emergency Hospital Confinement Services & Supplies
- Direct Payment (where possible) of Emergency Medical and Therapeutic Services, including:
  - services of a physician/surgeon/anesthetist
  - laboratory tests; x-rays
  - MRI (max $7,500/trip)
  - private nurse (up to $100/session; max $5,000)
  - crutch rental; splints; canes
  - prescriptions; outpatient services provided by hospital
  - services of chiropodist; chiropractor; osteopath; physiotherapist; podiatrist (max $300/specialty)
  - services of a dentist or dental surgeon (*combined max $3,000)

Additional Emergency Out of Province/Country Medical Benefits:

- Repatriation Benefit (due to loss of life) – max $25,000
- Identification Benefit (due to loss of life) – max $5,000
- Return of Automobile (per trip) - $1,000
- Out of Pocket Expenses ($150 per day) – max $1,500
- Out of Pocket Expenses while detained out of country (not in hospital) - $5,000
- Immediate Family Transportation Benefit (insured confined to hospital) – max $15,000/accident
- Immediate Family Member Incidental travel expenses – $250
- Return Transportation for Travelling Companion - $2,000
- Return and Escort of Dependent Children (under 16) - $5,000
- Trip Cancellation/Interruption – max $5,000
- Ground Transportation Benefit – max $5,000/accident
- Medically Necessary Emergency Air Transportation Benefit (to hospital and/or home to Canada) – max $250,000/policy term

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