MEMO

To: **PTSOs Leaders**

From: Insurance Team – Alpine Canada Alpin

Date: **June 15, 2026**

Subject: Canadian athletes participating in International programs – Insurance Summary

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

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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-licensed 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-licensed 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 "**CAPIP**" as these athletes fall into a category where our SAIP will not appropriately cover them.

Who is defined as a "CAPIP"?

A "CAPIP" is defined as a Canadian athlete who is participating full-time in a ski program outside of Canada for the season, such as:

- NCAA programs
- International Skiing Academies
- Other similar programs

Note: Temporary participation (e.g., a short camp abroad) does not qualify an athlete as a "CAPIP".

"CAPIP" - Alternative Insurance

International programs are not ACA-sanctioned activities, so athletes in those programs are not covered by SAIP except when they participate in FIS races. Alpine Canada is still however required to verify that these athletes have appropriate insurance to participate within the sport.
Therefore, in order to activate their Canadian FIS card "CAPIP's" have the option to submit their third-party insurance policy for approval instead of purchasing SAIP. The submitted policy must include:

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

If independent third-party insurance is approved, the athlete is exempted from purchasing SAIP and will be activated as a Canadian racer on the FIS list.

"CAPIP" – Alternative Insurance Submission Process

To request approval of an alternative insurance policy, the athlete must email: insurance@alpinecanada.org with the following:

- Full name
- Date of birth
- Province and club affiliation

- International School/Academy
- Attached copy of the full insurance policy

ACA will review the submission and respond within 2 business days, copying the relevant PTSO.

- If approved: The PTSO will proceed with the athlete's registration.
- If denied: The athlete must either secure a new qualifying third-party policy or purchase SAIP to activate their FIS license.

Submission Deadline:

For the 2026/2027 season the deadline to submit insurance policies for approval is **October 31st**.

Frequently Asked Questions

Q: Why should "CAPIP" submit their own insurance?

A: Because SAIP only covers ACA-sanctioned activities. International programs are not sanctioned by ACA, so SAIP would not cover training/competition or activities abroad.

Q: Can "CAPIP" still purchase SAIP?

A: Yes, but it may not be in their best interest. SAIP will cover FIS races (which are ACA-sanctioned) but not training or activities related to International programs.

Q: An athlete is attending a 2-week international camp but will train with a Canadian club during the season. Are they a "CAPIP"?

A: No. This athlete must purchase SAIP, as they are primarily training with a Canadian club. However, SAIP will not cover accidents during the 2-week camp. A short-term policy (e.g., TUGO) is strongly recommended to cover the camp period.

Q: An athlete is attending a 2-week international camp but will train with a Canadian club during the season. Can they submit alternate insurance for approval?

A: No. Only full-time "CAPIP's" may submit alternative insurance for approval. SAIP will need to be purchased to activate the athlete's FIS card. However, SAIP will not cover the athlete for the international camp, as it is not considered an ACA sanctioned activity. It is recommended to secure a third-party insurance for the duration of the camp.

Q: Does a "CAPIP" need to purchase SAIP 3 when competing inside of Canada?

A: No. SAIP 3 is not mandatory for "CAPIP's" competing in Canada, as they should have their own independent third-party insurance covering them. It is the responsibility of the athlete or their legal guardian to ensure their independent third-party insurance properly covers them for ALL activities they participate in.

Disclaimer:

ACA and Gallagher are NOT responsible for the independent third-party policy failing to perform and any expenses a “CAPIP” incurs as a result of opting out of ACA’s Sport Accident Insurance Program (SAIP). We recommend the “CAPIP” confirms with their third-party insurance provider that coverage will apply to competitive ski activities including rescue services.