



**ALPINE CANADA ALPIN (ACA), CANADIAN SNOWSPORTS ASSOCIATION (CSA) & PROVINCIAL/TERRITORIAL SPORT ORGANISATION (PTSO)  
2022-2023 SPORT ACCIDENT INSURANCE AGREEMENT AND DISCLAIMER**

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**Athlete Information**

Athlete's Full Name (print): \_\_\_\_\_

Athlete's Birthdate: \_\_\_\_\_ Athlete's Gender Identity: \_\_\_\_\_

Athlete's Address: \_\_\_\_\_  
Street Address City Prov Postal Code

Athlete's Contact: \_\_\_\_\_  
Cell Phone Home Phone Email Address

Athlete's Club Name: \_\_\_\_\_

Athlete's Club Address: \_\_\_\_\_  
Street Address City Prov Postal Code

Athlete's Affiliated Provincial/Territorial Sport Organization: \_\_\_\_\_

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**The Following Section Must Be Completed If the Athlete is under the Age of Majority**

I am a parent/guardian of the Athlete and I have custodial or guardianship rights. My contact details are as follows:

Name: \_\_\_\_\_ Address: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I understand that my signature is also required at the end of the Disclaimer.

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**Background Information**

The International Ski Federation (FIS) permits athletes who have reached their 16th birthday before the end of the calendar year (ICR Art. 607) and who have signed the FIS Athletes Declaration (ICR Art.203.3) to register for a FIS License. FIS requires that valid accident insurance for training and competition be in place with the issuance of a FIS License (ICR Art.204.2). FIS requires all competitors participating in FIS events to carry accident insurance, in sufficient amounts to cover accident, transport and rescue costs including race risks, as well as an appropriate third-party liability insurance (ICR Art. 212.3). The National Ski Association (CSA) is required to guarantee that all participants (FIS athletes/coaches/support) meet these requirements. ACA, CSA and the PTSO (collectively the "Association") provides such liability insurance (CGL) which meets the FIS requirements when a member registers with their applicable Provincial/Territorial organization. This Agreement and Disclaimer relates more specifically to medical, travel, accident, and mountain/helicopter rescue insurance.

The Association provides limited sport accident insurance coverage that specifically meets FIS requirements to Association registered members through its Sport Accident Insurance Program (SAIP) on an enrollment basis . SAIP is **NOT** eligible for the following situations:

- ACA Members who are not permanent residents of Canada with valid provincial healthcare insurance in their home province.
- ACA Members while participating in activities/competition/travel that are not sanctioned by ACA. (i.e., personal trips, personal extended stays, vacation, attending non-ACA or international clubs, programs, or academies etc.).
- ACA Members who have remained outside of their home province and exceeded the maximum trip length stipulated by their SAIP Class enrollment at the time Sport Accident Insurance Policy coverage is required for sanctioned ACA



activity and/or FIS events. Trip length is reset when an insured returns to their home province.

- ACA Members with SAIP who departed their home province on any trip not sanctioned in advance by ACA/CSA.
- ACA Members with SAIP who hold a **non-Canadian FIS License** while they are participating in any FIS event (including training/competition/travel within Canada or not), regardless of whether their ACA club is participating.
- **Important:** ACA Members enrolled in SAIP who are student athletes must rely on their personal health, personal travel and/or school insurance to cover these on/off snow activities including training, dryland, travel out of home province, etc. when they are not under the direction of and supervised by ACA coaches, and/or a CAN competitor in a FIS event. **NCAA athletes** with valid SAIP Class 1 may apply to Alpine Canada Alpin to have their maximum departure from home province trip length extended to 120 dates.



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### Acknowledgement and Disclaimer

The Athlete, and their parent/guardian in the case of a minor, hereby acknowledge and agrees that:

- a) Competitive ski racing and competitive sport is dangerous and that there are recognized risks, dangers, and hazards inherent in competition and in training, preparing for and traveling to and from such competition and training. These risks include, but are not limited to, the risk of severe or fatal injury to the Athlete or to other persons and the risk of property loss and damage, illness or injury requiring medical treatment including hospitalization, surgical procedures, restricted travel and other costs.
- b) The Athlete will be undertaking all activities at their own risk and agrees to assume all risks associated with, and incidental to, the Athlete's participation in training and competition.
- c) Without the purchase of SAIP and additional insurance, the Athlete may be exposed to additional costs that are either in excess or not covered by SAIP.
- d) The Association carries only limited insurance to protect Athletes in the event of death, injury, damage, loss of income, medical expenses, or travel claims. The Association is not responsible for any medical costs, including rescue, ambulance, treatment, hospitalization, special travel costs, extra billing charges, over and above the normal Provincial medical health plans or not covered by SAIP medical or travel insurance.
- e) Many travel insurance plans do not cover athletic competitions or training for such competitions, sports considered risky, and competitions involving prizes or mountain rescue.
- f) It is the sole responsibility of the Athlete to realistically evaluate their insurance requirements considering the activities to be undertaken by the Athlete and to purchase, at the Athlete's sole expense, all additional insurance coverage deemed necessary.
- g) The Association will not be liable to the Athlete for any loss or damage to any of the Athlete's property, however caused, nor will the Association be liable to the Athlete or to any other party, including the personal representatives and assigns of the Athlete or any other party, in the event of the Athlete's or any other party's death, nor will the Association be liable for any loss or damage arising from an injury to the Athlete or to any other party resulting from any activity undertaken by the Athlete.
- h) To indemnify and hold harmless ACA, CSA and PTSO and its respective directors, officers, employees, contractors, volunteers and agents from and against any and all costs, liability, claims, losses, damages, and expenses which ACA, CSA or PTSO may suffer or incur as a result, directly or indirectly, of any activity undertaken by the Athlete, including but not limited to, costs bill arising out of injury, illness, accident to circumstance involving medical care.

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### Execution

The Athlete (and the Athlete's parent/guardian, if applicable) acknowledges that they have read and understand this Agreement and Disclaimer, that they have executed this Agreement and Disclaimer voluntarily, and that this Agreement and Disclaimer is to be binding upon themselves, their heirs, spouse, children, parents, guardians, next of kin, executors, administrators and legal or personal representatives. They further acknowledge that by signing this Agreement and Disclaimer they have waived their right to maintain a lawsuit against the Association on the basis of any claims from which they have released herein.

When the Athlete is younger than the age of majority, the undersigned acknowledges and agrees that they are a parent/guardian of the Athlete and have full legal responsibility for the decisions of the Athlete.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Athlete

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Parent/Guardian (if the Athlete is less than the age of majority)