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**Memo To: File**  
**From: David Pym, Managing Director & CEO**  
**Date: July 9, 2020**  
**RE: Travel Outside of Canada - COVID**

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Here are more details to assist you with respect to best practices to make sure that any persons who have the CSA/NSO Sport Accident Insurance Program (SAIP) will not run into coverage difficulties while training or competing outside of Canada.

It is important to note that the CSA, as Canada's NSA (along with CSA NSOs, PTSOs, Clubs, Members) are members of the FIS, and as such, most activities fall under their Rules and Regulations. This includes Insurance – Liability/CGL and Accident/Injury Insurance.

SAIP is not travel cost insurance. It is supplemental medical and accident insurance - while travelling AND participating in sanctioned events and activities under supervision. It is designed to fall within the FIS Rules and Regulations that govern all National Ski Associations [ICR 204.2, 212.4, 212.5] – and is of course a benefit also to non-FIS Licensed athletes who travel out of Province for Competition and Training.

Those travelling out of province for “non-essential travel” have no SAIP insurance coverage unless their legal travel plans (which include plans for how and where symptom isolation or positive COVID illness in the group will be handled) are approved in advance by NSO/CSA to sanction the activity/travel out of province/country. We have worked long and hard with Schengen Zone and CAN Government Officials to develop an approved plan for Freestyle, Snowboard and Alpine designated National Team/Carded athletes.

Once the non-essential restrictions are lifted in a designated country then provided the traveling team follows best practices – which our discipline members have created, then coverage would be in place.

Each NSO must have a strict policy based on best practices.

We would also expect any team travelling outside of Canada would have in place a written plan and procedure to ensure as much as possible the safety of their members and to enable any crisis to be dealt with and that such plans will be on file with both the NSO and CSA.

Current best practice is to try and maintain a “bubble” for the team – no general travel, no sightseeing, regular monitoring, staying away from crowds, keeping daily records etc.

All CSA member NSO have return to activity plans as do the majority of their PSO partners. These must be part of every team plans and must be followed.

If an insured is hospitalized for an injury or illness out of country during a sanctioned trip - they have the same benefits this year as last season - these are laid out on the quick reference sheet. There is no COVID/pandemic exclusion for any available SAIP benefits.

There can be no statement that COVID is covered - SAIP is not providing COVID coverage. It does not have a COVID exclusion (such as the CAIP Policy offered to Canadian Athletes by M Kirsch).

Our SAIP out of country benefits within the policy are activated when an insured suffers an illness/injury out of country while participating in a sanctioned trip/activity.

If an airline sells you a ticket and you can't get in to the country you landed in or are unable to proceed on your travels due to travel regulations, restrictions, closures etc for COVID or otherwise - the costs incurred are not covered by SAIP.

SAIP does not provide benefits for the cost of COVID testing that is needed for entry/travel into many countries (COVID, hepatitis etc) - just as it does not provide coverage for travel immunizations, protective gear, travel documents etc.

There would be no coverage for living expenses incurred to satisfy isolation/quarantine requirements while waiting to resume the trip.

If however, a physician deemed an insured had to end the sanctioned trip due to their diagnosed illness/injury but is not yet fit-to-fly home, then the policy provides benefits toward reasonable and necessary commercial living expenses (ie. hotel) incurred by the Insured - if they are detained at the instruction of a qualified Physician due to the medical illness/injury - and no longer confined to Hospital awaiting the return flight. The maximum amount reimbursable is up to \$150/day to a total of \$5,000 until the insured is deemed fit-to-fly home.

As an additional comment – since we have been monitoring on a regular basis the requirements in Countries that have Snow and or Glaciers – including Europe. The fact that a Country will now permit entry to another specified country (CAN) is often only applicable if Canada will reciprocate and permit nationals from that country into Canada.

**Finally, Canada still has in place 14-day Quarantine upon return to CANADA.**

We do have an NSO athlete who was injured on an approved training trip to the US – has returned to Canada for possible surgery and has been Quarantined (as well as her Coach) and monitored by the Canadian Authorities BEFORE she will be evaluated for surgery. They were aware before they left that they would have to be quarantined 14 days on return.

Considerable care must be taken.

/la