

General FAQs for the PSIA / AASI Instructors Insurance Program

Q: As an Instructor, is it mandatory to subscribe to the PSIA / AASI Instructor Insurance policy?

A: No, but it is strongly recommended that you hold third party professional liability insurance along with General Liability and Accident Medical coverage.

Q: As an PSIA / AASI Instructor, what insurance do I need?

A: General Liability Insurance, Excess Accident Medical and Professional Liability Insurance, to insure that you properly covered in case of third person (student) injury or property damage as well as personal injury.

Q: What is the difference between General Liability and Excess Accident Insurance?

A: General Liability insurance covers you in case of third party injury or property damage. Excess Accident Medical insurance covers you in case you have an individual accident. Leaving yourself injured.

Q: Am I covered when I practice on my own with the General liability insurance?

A: Yes, but only in the case you injure someone else or damage property of a third party.

Q: Am I insured when I teach with the General liability insurance?

A: Yes. The only case in which this does not apply is if you have your own school. You will need to purchase a separate school policy.

Q: I have my own school and I am the only instructor, can I use the instructor insurance to cover my customers and myself?

A: No. You need to purchase a Commercial Insurance policy (available through Sportsinsurance.com).

Q: I already have regular liability insurance for my home. Does it insure me during my private lessons, practice and teaching?

A: No, your regular liability may insure regular sports such as gym, baseball, football, biking...etc but teaching skiing and being compensated is considered a commercial enterprise and will not be covered under your home policy.

Q: When does my coverage begin, and how long does it last?

A: Coverage begins on the date we receive your payment and you agree with the terms & conditions. This is an annual or year long policy.

Q: Are there any limits as to where the coverage will work?

A: No. The Insurance policy is valid worldwide but you must be a US resident to participant in this program.

Q: Can I receive the policy or waiver forms in a certain language?

A: No, because the insurer is a US based corporation and this is a legal and binding document, therefore English is the only language in which the policy is available. You may translate the waiver so you have a better understanding of the contents but only the signed English version is legally accepted.

Q: Does the Instructor Insurance cover me for teaching and practice snow-kiting?

A: Yes, the instructor insurance covers you for snow-kiting activities, however the cover is limit to land only, practice and teaching on frozen lake is NOT covered.

Q: Am I covered in the case of a personal accident while skiing / snowboarding?

A: Yes, while you are training for a higher level or teaching a class, the insurance covers your personal medical expenses on an excess basis including dental expenses, which includes \$250.00 per tooth, per accident.



Q: When will I receive my insurance certificate?

A: Sportsinsurance.com will issue a certificate to you once the terms and conditions have been agreed to and payment has been made, and your signed waiver has been received. The certificate will be automatically emailed to you. Please confirm that your email address is correct in the application.

Q: What are the limits and deductibles for this policy in USD?

A: The General Liability and Professional liability policy limits are \$1,000,000 each occurrence and \$2,000,000 aggregate. The policy deductible is \$1,000. The Excess Accident Medical policy has an accident medical expense limit of \$25,000 per accident with a \$10,000 accidental death and dismemberment benefit, subject to a \$1,000 deductible.

Q: Can I choose a coverage limit over \$1,000,000.00 USD for Instructor Insurance?

A: No, as this is a preset program no additional higher limits are available at this time

Q: Can an Assistant Instructors subscribe to the PSIA / AASI Instructor Insurance?

A: Yes, as long as you are 18 years of age or older with a valid PSIA / AASI Level 1 certification.

Q: Who should I contact in case of a claim?

A: In the event of an accident/injury an incident report must be completed and emailed immediately to claims@sportsinsurance.com

General

Q: Who can purchase PSIA / AASI Instructor insurance?

A: All certified Level 1 PSIA / AASI instructors.

Q: I am not certified with the PSIA / AASI but would like to get insurance. What should I do?

A: Go to your closest PSIA / AASI affiliated center or meet with a PSIA / AASI instructor to get started on your level 1 certification you can then purchase the PSIA / AASI card online on PSIA / AASI's web site.

Q: Does the insurance cover me during competitions?

A: The insurance is only valid for training for higher levels on marked trails in bounds or while you are teaching.

Q: If I got injured, does the insurance company deal directly with the hospital/clinic expenses or will I have to pay all bills personally?

A: This program is set up on an Excess basis "Secondary" therefore will be called into effect after your Primary Medical Insurance policy. The Insurance company claims handlers will deal directly with your primary insurer and hospital.

Q: Is a policy holder covered when not using a helmet?

A: The PSIA / AASI recommends you wear a helmet at all times well as OSHA and most Resorts.

Q: Is there any specific security equipment mandatory in order to be fully covered by the insurance?

A: According to the Sportsinsurance.com waiver for the PSIA / AASI insurance program, you must agree that you will wear approved protective gear as decreed by the Governing body of the sport you are participating in.

Q: How much does this policy cost?

A: The cost of the policy is \$136.00 per year.



Q: Why should I choose PSIA / AASI Insurance over another policy?

A: PSIA / AASI has spent months with its underwriters writing a policy that corresponds to Skiing and Snowboarding instruction, and factors in the risks involved with these sports. Therefore, in the event of a claim, you are protected under the policy endorsements. This is not the case with many other insurance policies. In addition, you will find that our policy rates are lower than many others, due to the fact that we can obtain a group policy discount.

Q: Who do I contact to make a claim?

A: In the event of an accident/injury an incident report must be completed and emailed immediately to claims@sportsinsurance.com. You can also contact a Sportsinsurance representative directly at 1-866-889-4763 ext 137.

Q: Why are there countries in which PSIA / AASI Insurance is not available?

A: Insurance coverage is not available in countries for which the insurance company does not have the authority to write policies. This is a legal issue that cannot be circumvented and must be worked out in accordance with local regulations.

Q: Is my school based in the USA covered when I will be teaching and doing clinics few months in Chile or outside of the USA.

A: No, Your school will not be covered. If you as an individual buy or have the PSIA / AASI Instructor Insurance, you will be covered while teaching or doing clinics outside of the USA.