

12.6 Invalidity Insurance for Athletes

Assurance d'Invalidité pour Athlètes

Invalidenversicherung für Athleten

At its Meeting in Zurich in November 2009, on proposal of the FIS Athletes Commission, the Council decided to look into various insurance products caused by accidents in competition in the event of injuries suffered by athletes resulting in invalidity or death that may be available to supplement a national policy.

Following requests and/or negotiations with four different insurance companies, the best proposal was submitted by Allianz.

General

An international insurance solution for FIS registered athletes occurring during ski/snowboard official training and competition at FIS Events. Coverage is for death and invalidity (see chart with grade of invalidity on following pages).

Insured persons

All FIS registered active athletes are covered by this policy. This is necessary in order to obtain the low cost of the premium.

Insured risk

Accidents during official training and competition at FIS Events are covered.

Level of Insurance payment

Payment in case of death CHF 20'000

Invalidity based on scale maximum for 100% scale CHF 300'000

The insurance payment will be made in addition, even if the athlete has another policy.

Premiums

Premium CHF 6 per person (based on all registered athletes 35'000 in all FIS disciplines 2009/10)

Total cost for 35'000 athletes CHF 210'000

At the Council Meeting in Antalya, the details of the cover was discussed in great detail during which it was clarified that this is not an accident insurance policy which is a mandatory requirement of the International Competition Rules, art. 212.4 for every competitor. The Council Members appreciated the

fact that this insurance demonstrates FIS and the National Ski Associations social responsibility for the athletes.

As a result, the Council decided to propose to the Congress to adopt such a policy for disability and death insurance in competition and that the cost of the insurance coverage is shared between FIS and the member National Ski Associations in order that the member Associations assume ownership.

FIS proposes to pay half of the total cost of the premium amounting to CHF 105'000 and the member National Ski Associations would pay CHF 3 per athlete additional on the FIS registration fee, which will therefore amount to CHF 33 per athlete registered by a National Ski Association to participate in international FIS calendar events.

* * *

Allianz Suisse Insurance Company

**Supplementary Conditions (SC)
for the Insurance of Benefits in case of Disability due to Accidents**

2004 edition

Group Accident Insurance

1. Disability benefit

If a disability expected to be permanent develops within 5 years as the result of an accident, and if further treatment is not expected to bring about any substantial improvement in the insured's state of health, the agreed insured sum will be paid according to the degree of disability and the payment option selected.

The degree of disability is determined by medical evaluation, irrespective of the insured's profession or occupation. Whether and to what extent loss of income occurs is thus irrelevant.

The degree of disability stated for the cases listed below is binding.

	Percentage
- Loss of at least two joints of a finger or one joint of the thumb	5
- Loss of a thumb	20
- Loss of a hand	40
- Loss of an arm at or above the elbow	50
- Loss of a big toe	5
- Loss of a foot	30
- Loss of a leg at the knee joint	40
- Loss of a leg above the knee joint	50
- Very severe painful impairment of function of the spinal column	50
- Paraplegia	90
- Tetraplegia	100
- Loss of an ear	10
- Loss of hearing in one ear	15
- Complete deafness	85
- Loss of vision on one side	30
- Complete blindness	100
- Loss of the nose	30
- Scalping	30
- Very severe disfigurement of the face	50
- Severe impairment of the ability to chew	25
- Loss of a kidney	20
- Loss of the spleen	10
- Loss of the sex organs or reproductive ability	40
- Loss of the sense of smell or taste	15
- Very severe impairment of pulmonary function	80
- Very severe impairment of kidney function	80
- Impairment of certain mental functions, such as memory and ability to concentrate	20
- Habitual shoulder dislocation	10

- Post-traumatic epilepsy with seizures, or long-term medication without seizures 30
- Very severe organic speech disorders, very severe motor or psycho-organic syndrome 80

Complete loss of the use of an organ is deemed to be equivalent to loss of that organ. The degree of disability is correspondingly lower if only part of the organ is lost or use of the organ is only partially lost.

The disability is evaluated without the use of aids, except for vision aids.

Compensation for special disabilities or disabilities not listed here is derived from the value on the scale according to the degree of disability. If the insured suffers several physical or mental disabilities as a result of the same accident, the degree of disability is determined on the basis of the total disability. The degree of disability cannot exceed 100% in total.

Compensation will be paid for mental or nervous disability only to the extent that this disability is due to an organic disorder of the nervous system caused by the accident.

Foreseeable deterioration of the disability is taken into account appropriately. A review is possible only in exceptional cases where the deterioration is substantial and was not foreseeable.

Where the degree of disability exceeds 25%, the insured is entitled to basic or progressive compensation, depending on the benefit option selected, according to the following table. From the age of 65, however, only the basic disability benefit as provided for by benefit option A will be paid in all cases.

Degree of disability	Compensation as a percentage of the insured sum		
	A (100%)		
%	%		
26	26		
27	27		
28	28		
29	29		
30	30		
31	31		
32	32		
33	33		
34	34		
35	35		
36	36		
37	37		
38	38		
39	39		

40	40		
41	41		
42	42		
43	43		
44	44		
45	45		
46	46		
47	47		
48	48		
49	49		
50	50		
51	51		
52	52		
53	53		
54	54		
55	55		
56	56		
57	57		
58	58		
59	59		
60	60		
61	61		
62	62		
63	63		
64	64		
65	65		

Degree of disability	Compensation as a percentage of the insured sum		
	A (100%)		
%	%		
66	66		
67	67		
68	68		
69	69		
70	70		
71	71		
72	72		
73	73		
74	74		
75	75		
76	76		
77	77		

78	78		
79	79		
80	80		
81	81		
82	82		
83	83		
84	84		
85	85		
86	86		
87	87		
88	88		
89	89		
90	90		
91	91		
92	92		
93	93		
94	94		
95	95		
96	96		
97	97		
98	98		
99	99		
100	100		

If the disability is the result of consequences of the accident in conjunction with factors unrelated to the accident, or if an existing disability is worsened by the insured accident, the disability compensation is calculated solely on the basis of the degree of disability resulting from the insured accident, even if a progressive benefit option has been selected.

2. Supplementary benefits for cosmetic damage

We pay 10% of the disability benefit insured in the policy for permanent and severe disfiguration of the human body (cosmetic damage) for which no disability benefit is payable. Compensation for such damage will in no case exceed CHF 30'000.

* * *