



**INSTRUCTIONS FOR COMPLETION OF THE
SNOW SKIING/BOARDING PARTICIPATION ENROLLMENT FORM**

Each youth and adult volunteer participating in a Young Life-sponsored downhill snow skiing or snow boarding activity **must** have health or accident coverage. Three options are available. Please remember to report all participant information whether or not insurance is purchased. All information must be turned in to the Service Center prior to the trip.

A. If the participant has personal insurance coverage, participant may elect to:

Option No. 1: Waive Young Life coverage and use only his or her own personal health care coverage;

(Helmets recommended)

Option No. 2: Purchase Young Life coverage at \$5.00 per activity day, which would be secondary to his or her own personal coverage up to \$20,000. As the secondary coverage, Young Life can meet the participant's deductible and insurance co-payment if applicable.

(Helmets required)

B. If participant does not have any personal insurance coverage, participant must:

Option No. 3: Purchase Young Life coverage at \$15.00 per activity day which would provide accident benefits up to \$20,000 for bodily injury arising from a snow skiing or snow boarding related accident.

(Helmets required)

Full coverage under option number 3 may **not** be purchased by any participant who has personal insurance pursuant to **A** above.

Please remember that Young Life properties do not provide any accident coverage for downhill skiing or snow boarding related activities held at a location other than a Young Life property. Each participant must have accident or health coverage under one of the three options described above when such activity is held at a location other than a Young Life property.

Also attached is a check list entitled Snow Boarding/Downhill Skiing Coverage Procedures for processing snow skiing and snow boarding forms. Please post this check list in your area office as an easy reference to follow in processing the forms on a step-by-step basis.

C. Your area account will be charged for the cost of the coverage when the Snow Skiing/Boarding Enrollment Summary form is sent to the Insurance/Benefits department.

SNOW BOARDING/DOWNHILL SKIING MEDICAL COVERAGE PROCEDURES

1. Area Staff Notifies Parents

A. Notify each parent that all participants in Young Life sponsored snow skiing or snow boarding activities are required to have health care coverage. Give them a copy of the Snow Skiing/Boarding Participant Enrollment, which includes a release of liability, and warrant of physical fitness and ability provisions.

B. Explain the form to the parents, including the three coverage options available, and remind them that they must choose one. Parents may choose the coverage they need by completing and returning to you the signed three-part form. The parent should keep the second copy.

2. Downhill Skiing or Snow Boarding Participant Accident

In the event of a skiing or snow boarding accident to the participant, review your records to determine whether the participant had elected the option whereby the Young Life-sponsored accident coverage is primary or secondary. If the accident involves a covered individual, complete an Activity Proof of Loss form and submit it to the Service Center.

3. Injuries Incurred in Any Other Manner Than Downhill Skiing or Snow Boarding

A. Complete the Activity Proof of Loss form as soon as possible and send it along with any related bills to the Insurance Department at the YLSC for processing. The blanket Activity Coverage is automatic with any claim other than snow skiing and snow boarding.

B. Explain to the individual or parents that the coverage is secondary to the person's own coverage if the claim is over \$250.00. Young Life will pay accident medical costs not paid by the injured person's coverage up to \$20,000. If the claim is less than \$250.00 in its entirety, Young Life will pay for it.