IMPORTANT ANNOUNCEMENT

May 3, 2010

To all CAIP members:

Re: Claims Procedures Change effective May 1st, 2010

Please note that effective from May 1st, 2010, the Attending Physicians Statement on the second page of the Medical claim form can be completed, signed and dated by a Registered Physiotherapist or a Certified Athletic Therapist (Member of the Canadian Athletic Therapists Association CATA) for treatment for Physiotherapy, Athletic Therapy and/or Massage Therapy only.

All other treatments require a Physician to complete this section.

We are amending our web site and the medical claim form to reflect this change.

In speaking with members of the sporting community, I was made aware that it is increasingly difficult to see a Physician to complete the Attending Physician Statement Section of the claim form before going for therapy treatment. We also understand that another factor is the cost to get these statements completed. We expressed these concerns to AXA Assurances, and they agreed to change this requirement as mentioned above.

I hope that with this change, we were successful in attending to your concerns and that it will make claim filing a lot easier for the members of CAIP.

My conversations with various members and prospective new members also revealed how many people are still not aware that CAIP can accept enrolment from various Sport organizations and not just a National Sport Organization, as was the case for many years.

Therefore, please note that CAIP is available to all Canadian athletes, coaches, managers and officials who are members of a sport governing body, such as a Provincial Sport Organization, Canadian Sport Centre, established Sport Teams, Leagues or Clubs and of course a National Sport Organization.

We can accept enrollment from any of the above-mentioned Sport Bodies. A Provincial Sport Organization, Sport Team or a Club can contact us directly to arrange CAIP insurance for their members. They do not have to go through a National Sport Organization.

Please note that because CAIP is an overall program, which is available to all Canadian Athletes regardless of their sporting activity, there is no minimum enrollment requirement per Sport.

For both "In Canada" and "Out of Canada" insurance, coverage is automatic and there are no application forms and there are no exclusions for pre-existing medical conditions.

We encourage all members to refer to the CAIP section of our web site at www.armstrongmccready.ca for all kinds of information relating to CAIP.

Please do not hesitate to contact me should you have any questions.

Sincerely,

Michael Kirsch