PROGRAMME D'ASSURANCE POUR LES ATHLÈTES CANADIENS
PAAC CAIP
CANADIAN ATHLETE INSURANCE PROGRAM

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CLAIMS GUIDLINE

1.) Insured (Claimant) Statement Section

- Please answer all questions
- The "In Canada" policy number is 1PA25 and the "Travel insurance" policy number is 1RN65. These are the same policy numbers for all CAIP members.
- When there are multiple Insurance Companies involved, we have to know what the other Insurer is doing.
  1.) Claims should be submitted to your other Insurance Company first.
  2.) Please make sure you take copies of your receipts before you submit them to your other Insurer.
  3.) Your other Insurer will respond to you usually with a statement of what they paid, either all the claim, part of the claim or none of the claim because it was not covered in their policy.
  4.) If your other Insurer paid part or none of the claim, you can submit the claim to us together with a copy of their statement and we can pay either the difference or all the claim, depending on the situation.
  5.) We understand that you may have submitted the original receipts to your other Insurer, so you can submit copies of the receipts to our Insurer, SSQ Insurance Company, as indicated at the top of the claim form.
  6.) Should a question not have an answer, please indicate "not applicable"

2.) *Sport Body Authorization Section*

- This section is to be completed and signed by a person who is authorized by the sport organization in which the CAIP member is enrolled. For instance, a staff member, coach, manager, trainer etc. of the respective sport organization in which the CAIP member is enrolled.

3.) *Attending Physician Statement Section*

- This section can be completed, signed and dated by a Registered Physiotherapist or Certified Athletic Therapist, member of the Canadian Athletic Therapists Association (CATA) for treatment for Physiotherapy, Athletic Therapy and / or Massage Therapy only.
- All other insured treatments require a Physician to complete and sign this section.

4.) Other Helpful Points

- To help us serve you better, please do not wait to submit claims to SSQ Insurance Company. We would prefer if you can to submit the completed claim form together with the receipts within 90 days from the date of accident / overuse injury or the date you received the first treatment for your injury.
- If there are additional receipts relating to the same claim, the claim form does not have to be completed again. You can simply send the subsequent receipts to SSQ Insurance Company with a covering letter noting all your contact information. This will allow the insurance company to easily locate your file and process your claim in a timely manner. You can use the attached **(Additional Receipt Letter)** form if you wish.
- At some point, the claims adjuster may ask for an updated claim form. The claims adjuster will advise.
- Please try to keep copies of the claim form and receipts before submitting to SSQ Insurance Company
- Please note that the **"Consent to collect, use and disclose personal information form"** may be required by the claims adjuster to obtain personal information for a particular claim. The claims adjuster will advise if this form is needed.

5.) **Claims can be submitted as follows (three options available)**

- You can scan the completed claim form together with receipts and send by e-mail to one of the following addresses:

  English claims.spgroup@ssq.ca

  Français reclamations.spgroupe@ssq.ca

  To help us process your claim quickly and efficiently, please ensure that the scan of the claim form and receipts is clear and easily readable.

- You can send the completed claim form together with the receipts by Fax to 1-855-690-9895

- You can send the completed claim form together with the receipts by mail to:

  SSQ Insurance Company
  1225 St-Charles Street West
  Suite 200
  Longueuil, Québec
  J4K 0B9

6.) **Claim Payments (two options available)**

- You can receive your claim payment by direct deposit. In order to take advantage of this option, the insurance company will need the following:

  - The original of the (Direct Deposit Form) completed and signed

    Direct Deposit Form
    Autorisation De Dépôt Direct

  - Copy of your cheque marked "VOID"
  - Please send the above with your next claim form and receipts to SSQ Insurance Company by mail. This process only has to be done once per member.

- You can receive your claim payment by cheque. Please make sure that the insurance company has your updated mailing address.

7.) **Third Party Option**

- Claims can be submitted to SSQ Insurance Company by a third party such as the Sport Organization or the Service Provider (Therapy Clinic). The CAIP member (claimant) would have to furnish a **(letter of authorization)** to SSQ Insurance Company allowing them to send the claim payment to a third party.