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CAIP ANNOUNCEMENT

December 20, 2013

To all CAIP members,

Re: New Level of Coverage – 500 Plus Level

We have developed a new level of coverage for CAIP, which is called the 500 Plus Level. The “CAIP summary for the 500 plus level” can be found on our web site in the Brochure and Summaries section. This new level of coverage has all the same Accident / Overuse benefits as the bronze, silver and gold levels, however, the annual limits have been adjusted.

The annual premium for this level is \$35 per person per 12 months of enrolment. To take advantage of this new level, the minimum requirement is a 500 member enrolment or \$17,500 minimum premium. We have kept the plan open, so if certain members wish to enroll in the bronze, silver or gold levels, they will be able to do so.

This new level of coverage would appeal to sport teams, leagues or clubs that would like to offer their membership a value added benefit that would provide extensive insurance protection for Accident and Overuse injuries. For example:

- An Overuse injury that requires Physiotherapy, Athletic therapy or Massage therapy would be reimbursed up to \$50 per treatment, subject to a maximum reimbursement of \$250 during any one 12 month enrolment period. This compares to a \$35 annual premium.

This is one example. There are numerous insurance benefits that form part of the CAIP 500 plus level.

We are always working to provide the Canadian Sport Community the most comprehensive insurance protection at the lowest possible costs.

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

Thanks,

Michael Kirsch