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CAIP TRAVEL MEDICAL INSURANCE SUMMARY

The CAIP travel medical insurance is 24 hours a day insurance protection for emergency medical and hospital care, emergency dental treatment, evacuation, repatriation, and family transportation & accommodation benefits as a result of an injury or illness. **Of course, the CAIP insurance always covers the athletes while participating in their sport.**

Some highlights of the CAIP travel medical insurance are:

- Available to all Canadian athletes regardless of what sport they undertake or at what level they compete.
- Coverage is outside Province / Canada
- Insurance coverage is automatic
- There are no application forms
- There are no exclusions for pre-existing medical conditions.
- No deductible and no coinsurance
- Includes a travel assistance program, which provides international assistance to CAIP members when travelling.
- We have 30 plus years experience providing this very important insurance protection to Canadian Athletes.

We provide 3 options to purchase travel medical insurance:

Per Trip – The premium rate is \$35 per week or part thereof of travel per eligible member. The sport body has to inform us before the trip of the dates of the members travel.

Individual Annual Plans (IAP) - There are two options for an Individual Annual Plan, as detailed below:

- For a premium of \$210 per year per member, this option covers the member for multiple trips outside of Canada / Province, provided anyone trip does not exceed 30 consecutive days.
- For a premium of \$350 per year per member, this option covers the member for multiple trips outside of Canada / Province, provided anyone trip does not exceed 60 consecutive days.

Please note the following:

- There is no limit to the number of trips taken within the period of insurance (one year from the date of enrollment) subject to the number of consecutive days chosen (30 or 60 days).
- If an insured person requires insurance for a trip that exceeds 30 or 60 consecutive days, a per trip enrollment (Top-up) can be issued to cover the complete duration of the trip.
- The member does not have to inform us each time they travel, unless they require Top-up insurance.

Group Annual Plan (GAP) – The GAP is advantageous to those sport organizations that have a frequency of travel and want to ensure that all members are properly covered when travelling outside Canada / province. Please note:

- The GAP is issued to the sport body for their members
- The organization does not have to inform us each time their member travels.
- There is no limit to the number of trips that a member can take during the policy term.

Important: All CAIP members who are enrolled for travel medical insurance should carry the Emergency Travel Assistance card with them when traveling. The travel card can be found in the CAIP section of our web site at www.mkirsch.ca In the event of an emergency, the CAIP member should call one of the emergency numbers shown on the card. This service is available to the CAIP members 24 hours a day, 7 days a week.

The preceding simply outlines the insurance package that is available, and as such, offers no contractual liability. All terms and conditions as per the formal policy issued by the Insurer.