

Since 1982, the Canadian Athlete Insurance Program (CAIP) has become well recognized in providing the most comprehensive insurance protection for **sport accident** and **“overuse”** injuries to Canada’s athletes at all levels while “In Canada” and “Outside of Canada”.

### Explanation of CAIP

**Inside Canada** provides insurance protection for sport injuries and includes **“OVERUSE”** coverage, which has been unique to CAIP since the beginning. **OVERUSE** covers the athletes for chronic type injuries such as tendonitis that happen over a period of time as a result of repetitive activity. The **OVERUSE** insurance benefit in CAIP is the most popular and sought after insurance benefit amongst Canada’s athletes.

**Travel Medical Insurance** coverage is 24 hours a day insurance protection for emergency medical and hospital care as the result of an illness or injury. **Of course, the CAIP insurance always covers the athletes while participating in their sport.** The Travel Assistance Program provides international emergency assistance to CAIP members when travelling outside Canada / Province.

### Who is eligible for CAIP?

All **athletes, coaches, managers and officials** who are members of a sport governing body. A sport governing body can be a **National Sport Organization, Provincial Sport Organization, Canadian Sport Center / Institute, Sport Teams, Leagues, Clubs, Schools, Multi-Sport Organization etc.**

### How To Enrol in CAIP

Enrolment in CAIP is very easy. There are two options:

**Option1:** Enrollment from an Organization

**Option2:** Enrollment from an Individual

Please refer to the CAIP section of our web site at [www.mkirsch.ca](http://www.mkirsch.ca) “Enrollment” for further details.

### Highlights Of CAIP

- CAIP is available to all Canadian Athletes regardless of what sport they undertake.
- Insurance coverage is automatic.
- There are no application forms.
- There are no exclusions for pre-existing medical conditions.
- There is no minimum enrolment requirement per sport body.
- A Registered Physiotherapist or a Certified Athletic Therapist (member of CATA) can complete the Physician statement of the claim form for treatment for Physiotherapy, Athletic Therapy and/or Massage Therapy
- CAIP provides important insurance protection to Canadian Athletes at all levels and in all sports since 1982.

Highlights of the **“In Canada”** insurance:

- There is a choice of plans that are available: Bronze, Silver, Gold and 500 Plus.
- **“Overuse”** coverage for Physiotherapy, Athletic Therapy, Massage Therapy, Chiropractor and Orthotic inserts for footwear
- Semi-private hospitalization
- Prescription drugs

- Ambulance charges
- Paramedical Services
- Medical equipment such as braces, crutches, splints.
- Accidental Dental
- X-Rays and Laboratory exams including coverage for MRIs, Cat Scans and Ultrasounds.

Highlights of the **“Travel Medical”** insurance:

- Coverage is 24 hours a day insurance protection for emergency medical and hospital care as the result of an illness or injury, **and of course, while the athlete is participating in their sport.**
- Outside Canada / Province coverage also includes Travel Assistance Program, which provides international assistance to CAIP members when travelling.
- Coverage can be purchased on a weekly per trip, a group annual plan, or an individual annual plan (IAP) (30 or 60 days).
- No deductible.
- 100% coinsurance.

### What is the cost for the insurance?

#### In Canada Insurance

Bronze level - \$235 per person per 12 months  
Silver level - \$465 per person per 12 months  
Gold level - \$795 per person per 12 months  
500 Plus - \$35 per person per 12 months

#### “Travel Medical Insurance”

##### Per Trip

- \$5.00/day subject to  
\$35 minimum premium (7 days or less)

##### Individual Annual Plans (IAP)

- \$210/ year for 30 consecutive days IAP.  
- \$350/ year for 60 consecutive days IAP  
- \$580/ year for 90 consecutive days IAP

For further details concerning the Canadian Athlete Insurance Program (CAIP), please view the CAIP section of our web site: [www.mkirsch.ca](http://www.mkirsch.ca)

The web site contains detailed information on CAIP, the "In Canada" and "Travel Medical Insurance" policies, claim forms, Travel Assistance Program and much more.

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.

M Kirsch Financial Services is an independent brokerage and consulting firm, specializing in Insurance and Financial services.

Since 1982, the Canadian Athlete Insurance Program (CAIP) have been providing essential insurance services to the Canadian Sport Community. CAIP has become well recognized in providing the most comprehensive and innovative insurance protection to Canada's athletes including "OVERUSE" coverage, which has become the most sought after and important benefit for the athletes.

We are very proud of the fact that we have been able to support all levels of the Canadian sport community. We appreciate the good relationship we have with the sport community and we look forward to working on your behalf in the coming years.

**Contact:**

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Ce dépliant est disponible en français.

Form: GR (07/17)

**INSURANCE FOR CANADIAN ATHLETES**

[www.mkirsch.ca](http://www.mkirsch.ca)



**SERVING THE CANADIAN SPORT  
COMMUNITY SINCE 1982**