



M Kirsch

Financial Services
Services financiers

640 Lakeshore Drive
Bureau 100
Dorval, Québec
H9S 2B6

Tél: 514-636-5351
Fax: 514-636-8268
E-mail: caip@mkirsch.ca
www.mkirsch.ca

CAIP SUMMARY EFFECTIVE July 1, 2017

In Canada Accident / Overuse Coverage

Schedule of Accident Benefits

Maximum Payable	Bronze	Silver	Gold	500 Plus
Principal Sum	\$25,000	\$35,000	\$55,000	\$15,000
Permanent Total Disability	\$25,000	\$35,000	\$55,000	\$15,000
Rehabilitation (following a paid loss under the Specific Loss Accident Indemnity)	\$15,000	\$15,000	\$15,000	\$15,000
Psychological Therapy (following a paid loss under the Specific Loss Accident Indemnity)	\$5,000	\$5,000	\$5,000	\$5,000
Accident Reimbursement Expenses	\$25,000	\$35,000	\$55,000	\$15,000
Paramedical Services	\$ 500	\$ 750	\$ 1,000	\$ 250
Medical Equipment	\$ 1,000	\$ 2,000	\$ 3,000	\$ 500
Durable Equipment	\$ 5,000	\$ 7,500	\$10,000	\$ 2,500
Physiotherapy/Athletic Therapy/				
Massage Therapy (accident)	\$ 500	\$ 1,000	\$ 1,500	\$ 250
Accidental Dental	\$ 1,500	\$ 3,000	\$ 5,000	\$ 1,000
Fracture, etc.	\$ 2,000	\$ 2,500	\$ 3,000	\$ 1,000
Emergency Taxi	\$ 100	\$ 100	\$ 100	\$ 100
Tutorial Fees	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Eyeglasses or Contact Lenses	\$ 200	\$ 200	\$ 200	\$ 200
Dentures or Bridgework	\$ 500	\$ 500	\$ 750	\$ 250
Special Transportation	\$ 250	\$ 250	\$ 250	\$ 250
Hotel	\$ 100	\$ 100	\$ 100	\$ 100
Home Alteration and/or vehicle modification	\$15,000	\$15,000	\$15,000	\$15,000
Family Transportation and Accommodation	\$15,000	\$15,000	\$15,000	\$15,000
Evacuation	\$ 2,500	\$ 5,000	\$ 7,500	\$ 1,500
Repatriation	\$25,000	\$25,000	\$25,000	\$15,000
X-Rays and laboratory exams	\$ 500	\$ 700	\$ 1,000	\$ 250
Identification	\$15,000	\$15,000	\$15,000	\$15,000
Seat Belt	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Funeral Expense	\$ 7,000	\$ 7,000	\$10,000	\$ 7,000

Schedule of Overuse Reimbursement Expenses

Orthotic Inserts (Overuse)	\$ 150	\$ 300	\$ 500	\$ 100
Chiropractician (Overuse)	\$ 500	\$ 750	\$ 1,000	\$ 250
Physiotherapy/Athletic Therapy/				
Massage Therapy (overuse)	\$ 500	\$ 1,000	\$ 1,500	\$ 250

PREMIUM

Bronze: \$235 per person per 12 months

Silver: \$465 per person per 12 months

Gold: \$795 per person per 12 months

500 Plus: \$35 per person per 12 months. The minimum requirement for this level is a 500 member enrolment.

An individual is covered for 12 months from the date of enrollment. The above reimbursements may be subject to per treatment limits. For example, Paramedical Services, Chiropractor, Physiotherapy/Athletic Therapy/Massage Therapy is subject to a per treatment limit of \$50 subject to the maximum reimbursement as stated in the Schedule of Benefits.

TRAVEL MEDICAL INSURANCE – Outside Province / Canada

Schedule of Benefits

Medical Reimbursement Expense Benefit:	\$1,000,000
Emergency Dental Treatment Benefit:	\$ 3,000
Evacuation Benefit:	\$ 50,000
Repatriation Benefit:	\$ 25,000
Family Transportation & Accommodation Benefit:	\$ 15,000
Deductible:	NIL
Coinsurance:	100%

Coverage is 24 hours a day insurance protection for emergency medical and hospital care as a result of an illness or injury, **and of course, while the athlete is participating in their sport.** The members should always carry the Travel Assistance Program card when traveling outside of their province / Canada.

PREMIUM OPTIONS FOR TRAVEL MEDICAL INSURANCE:

There are 3 options for Travel Medical insurance - **Per Trip, Individual Annual Plan (IAP), Group Annual Plan**

- **Per Trip:** \$5.00 a day subject to a minimum premium of \$35 for trips of 7 days or less. We need the dates of travel before leaving Canada.
- **Individual Annual Plan (IAP) –** The member can travel multiple times during the year as long as anyone trip does not exceed 30, 60 or 90 consecutive days. The member does not have to inform us each time they travel, unless they require Top-Up insurance for an extended stay outside of Canada. The premiums are:

\$210 per year for a 30 consecutive day Individual Annual Plan (IAP)

\$350 per year for a 60 consecutive day Individual Annual Plan (IAP)

\$580 per year for a 90 consecutive day Individual Annual Plan (IAP)
- **Group Annual Plan:** Can be arranged for the Sport Organization for their respective members. Please contact us for further details.

Important General Information

- Premium tax applies for members with Québec (9%), Ontario (8%) and Manitoba (8%) provincial health insurance cards.
- We can accept enrollments either through an **Organization** or directly from an **Individual**. The enrollment forms are in the CAIP section of our web site “Enrollment”.
- CAIP is available to all Canadian athletes and everyone has the same policy number, policy wordings, rates etc.
- The CAIP insurance policies for the In Canada and Travel Medical insurance are in the “Policies/Forms” section of the CAIP web site.

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

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.