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CAIP SUMMARY Effective June 1, 2025

In Canada Insurance – Option 1 Accident / Overuse Coverage - 1PA25

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: $280 per person per 12 months
Silver: $560 per person per 12 months
Gold: $955 per person per 12 months
500 Plus: $40 per person per 12 months. The minimum requirement for this level is a 500 member enrollment.

In Canada Insurance – Option 2 Accident Only Coverage - 1SJ90

Schedule of Accident Benefits

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

PREMIUM

Bronze: $35 per person per 12 months
Silver: $70 per person per 12 months
Gold: $115 per person per 12 months

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 $60 subject to the maximum reimbursement as stated in the Schedule of Benefits.

General Information

- Premium tax currently applies - Quebec (9%), Ontario (8%), Manitoba (7%). Provincial medical insurance must be in effect for all CAIP members.
- We can accept enrollments either through an **Organization** or directly from an **Individual.**
- CAIP is available to all Canadian athletes regardless of their level and sport.
- The CAIP insurance policies are posted on the CAIP website.

For further details concerning the Canadian Athlete Insurance Program (CAIP), please visit 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 policy issued by the Insurer.