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CAIP SUMMARY Effective June 1, 2025

EMERGENCY MEDICAL TRAVEL 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.*** *When combined with the In Canada insurance, we continue to cover the athletes inside Canada following an accident that occurred outside Canada.* The members should always carry the Travel Assistance card when traveling outside of their province / Canada.

OPTIONS FOR TRAVEL MEDICAL INSURANCE:

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

- **Per Trip:** $8.00 a day subject to a minimum premium of $60 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:

  $315 per year for a 30 consecutive day Individual Annual Plan (IAP)

  $525 per year for a 60 consecutive day Individual Annual Plan (IAP)

  $870 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.

General Information

- Premium tax applies - Quebec (9%), Ontario (8%), and Manitoba (7%). Provincial medical insurance must remain in force 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 in the “Policies/Forms” section of the CAIP web site.

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.