



Canadian Athlete Insurance Program (CAIP) – In Canada Insurance

CAIP In Canada Insurance is a sport specific policy that helps cover the cost of various medical and therapy treatments as a result of a sport injury caused by an accident or general use and overuse (chronic injuries). The main benefit of this insurance is to cover local therapy sessions (Physio, Massage, and Chiro), although there are several other benefits in case of accident (dental, etc). There are no exclusions for pre-existing medical conditions, and it's easy to enroll offering three different levels to fit your needs:

Bronze	Cost to Athlete: 235\$ — Coverage Included 500\$ PT/Massage, 500\$ Chiro
Silver	Cost to Athlete: 465\$ — Coverage Included 1000\$ PT/Massage, 750\$ Chiro
Gold	Cost to Athlete: 795\$ — Coverage Included 1500\$ PT/Massage, 1000\$ Chiro

A few important notes to highlight:

- This is a Secondary Insurance, which means you must use any coverage you have through your work, spouse, or parents first.
- The plan covers \$50 per treatment session (and only covers Canadian Therapists).
- This is NOT travel medical insurance and is only valid for treatments in Canada.
- The responsibility is on YOU, the athlete, to register, pay up front for treatment and then submit receipts.

Details of all benefits and how to enroll can be found on their website (see note below for carded athletes): <https://mkirsch.ca/home-caip/>

If you have any questions or need help enrolling, please contact: tara.lazarski@cyclingcanada.ca

IMPORTANT NOTE for CARDED ATHLETES

Ontario based — CSIO will cover a portion of your enrolment fee for CSIO registered athletes—
Contact dgelineau@csiontario.ca to register directly

Quebec based — INS will cover bronze level for INS registered athletes—
Contact ctruchon@insquebec.org to register directly