

The following is a summary of the policy provisions: the detailed wording of the policy may be seen in the office of Armstrong-McCready Inc.

**Eligibility:** All athletes, coaches, managers and officials who are members in good standing of a sport governing body, with the exception of individuals not covered by Provincial Medicare.

**Inside Canada** coverage is applicable for Injury Only, while competing in or practicing for a sport with the approval and/or the supervision of a proper authority of a sport governing body. Coverage includes travelling directly to or from such competition or practice with others with the approval and/or the supervision of a proper authority of a sport governing body.

**Outside Canada** coverage is applicable 24 hours a day for insurance protection for emergency medical and hospital care as the result of an illness or injury, provided the Insured Person has been enrolled for this coverage prior to his/her departure.

**Benefit Levels:** A choice of plans is available - Bronze, Silver or Gold. Each Sport Organization can choose the plan most suitable for their athletes, appropriate to their needs for protection and their budget requirements.

Refer to the Summary for Maximum payable for each of the Coverage's Described.

#### **Accident Indemnity**

Payable for accidental loss of life, limbs, sight, quadriplegia, paraplegia, hemiplegia.

#### **Permanent Total Disability Indemnity**

Payable in case of injury when the insured is prevented from engaging in each and every occupation or employment for profit or compensation.

#### **Accident Medical Reimbursement** **Over and above any individual, group or provincial medical plan, while under the regular care and attendance of a legally qualified physician or surgeon and within thirty (30) days from the day of accident, the following expenses are refundable:**

Prescribed drugs; hospital services not covered by a Provincial medical plan; private duty nursing; ambulance to a hospital; rental of a wheelchair, iron lung or other durable equipment; hearing aids, crutches, splints, casts, trusses and braces.

#### **Included in the section entitled "Accident Medical Reimbursement" are the following expenses:**

#### **Paramedical Services**

Speech therapy, psychology; treatments rendered by podiatrists, osteopaths, chiropodists, acupuncturists and naturopaths when recommended by a legally qualified physician or surgeon, up to \$30 per treatment (charges for diagnostic x-rays and laboratory tests ordered by an osteopath, chiropodist or podiatrist).

#### **Physiotherapy**

Includes in all cases the services of a Registered Sport Physiotherapist (SPC member) or a Certified Athletic Therapist (CATA member) or a registered massage practitioner when recommended by a legally qualified physician or surgeon, up to \$40 per treatment.

#### **Coverage includes fees for tendonitis and overuse injuries.**

#### **Chiropractor Services**

Services of a registered chiropractor when recommended by a legally qualified physician or surgeon, up to \$30 per treatment. Charges for

diagnostic X rays and laboratory tests ordered by a chiropractor.

#### **Coverage includes fees for tendonitis and overuse injuries.**

#### **Orthotics**

Inserts For Footwear: prescribed by a legally qualified physician or surgeon.

#### **Coverage includes fees for tendonitis and overuse injuries.**

#### **Accidental Dental**

Dental treatment for Accidental injuries, according to the Provincial Fee Guide.

#### **Other Coverages**

- **Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity**
- **Emergency Taxi Benefit**
- **Rehabilitation Indemnity**
- **Tutorial Fees**
- **Eyeglasses or Contact Lenses Benefit**
- **Dentures or Bridgework Benefit**
- **Special Transportation Benefit**

#### **Reimbursement outside Canada also includes**

Reasonable and customary expenses as approved by a legally qualified Physician or surgeon: surgical expenses; specialists; anaesthetists and anaesthetics; physician's and surgeon's fees; out-patient services, ambulance to hospital or home or between hospitals; purchase of artificial limbs, eyes and other prosthetic devices; charges for oxygen and blood; laboratory services and radiological treatments.

#### **Emergency Air Transportation Benefit:**

Upon the recommendation of the attending physician, repatriation of the Insured Person to Canada by reason of injury or sickness (subject to a maximum of \$45,000).

**Repatriation Benefit:** For the return of the body of the deceased Insured Person (including but not limited to a funeral home or the place of interment) (subject to a maximum of \$10,000).

#### **Family Transportation and Accommodation**

**Benefit:** For transportation of a member of the immediate family following death or hospitalization (minimum 4 consecutive days) of the Insured Person (subject to a maximum of \$5,000).

International SOS Assistance is included to facilitate the payment of expenses and to provide assistance outside Canada.

#### **Policy Exclusions**

Self inflicted injuries; war, terrorism, riot, insurrection or civil commotion; service in the armed forces; elective medical/dental treatment; services for which no charge would be made if there were no insurance; medical services rendered by employees of the Sport Body; charges for experimental drugs or medical treatments; individuals covered under any Federal or Provincial Hospital or Medical Plan.

#### **Duration and Enrollment Requirement**

A person enrolled for In-Canada coverage is covered for 12 months from the date of enrollment. A person enrolled for Out-of-Canada coverage must be enrolled for In-Canada coverage and is covered for the period requested prior to the departure date.

#### **Claims**

Should be submitted directly, with written approval, to The Citadel Assurance in Montréal; cheques will be made payable to the Sport Governing Body unless a request is made to make payment to an athlete or a doctor.

## Summary

### In and out of Canada Insurance Protection

Only one plan is available per eligible person, which is the plan endorsed by your sport governing body.

Maximum payable	Bronze	Silver	Gold
Accident Indemnity	\$10,000	\$15,000	\$20,000
Permanent Disability	\$ 5,000	\$10,000	\$20,000
Accident Medical Expenses	\$10,000	\$15,000	\$20,000
Paramedical	\$ 210	\$ 450	\$ 600
Chiropractician	\$ 210	\$ 450	\$ 600
Physiotherapy (accident)	\$ 320	\$ 720	\$ 1,000
Physiotherapy (overuse)	\$ 320	\$ 720	\$ 1,000
Orthotic Inserts	\$ 125	\$ 250	\$ 375
Accidental Dental	\$ 1,000	\$ 3,000	\$ 5,000
Fracture, etc.	\$ 500	\$ 500	\$ 500
Emergency Taxi	\$ 50	\$ 75	\$ 100
Rehabilitation	\$ 5,000	\$ 7,500	\$10,000
Tutorial	\$ 2,000	\$ 2,000	\$ 2,000
Eyeglasses	\$ 100	\$ 125	\$ 200
Dentures, etc.	\$ 300	\$ 500	\$ 750
Special Transportation	\$ 150	\$ 150	\$ 150
Hotel	\$ 50	\$ 50	\$ 50
12 months' premium	\$ 30	\$ 95	\$ 130

### Out of Canada Insurance Protection also includes the following benefits:

The Out of Canada expenses overall maximum is \$250,000. Repatriation, Emergency Air Transportation, Accidental Dental and Family Transportation benefits are paid in addition to the overall maximum. Coverage includes International S.O.S. Assistance.

Each sport governing body has the option of purchasing out of Canada coverage on a weekly per trip or on an Annual basis at a premium rate of \$20 per week per individual.

Armstrong-McCready Inc. was incorporated in 1977 as an independent brokerage and consulting firm, specializing in Group Programs, Insurance and Financial Services.

2002 marks 20 years that Armstrong-McCready Inc. and the Canadian Athlete Insurance Program (CAIP) has 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 one of the most sought after and important benefits for the athletes.

### Insurance Services

Sport Injury Insurance

Health & Dental plans

Travel Insurance

Group Benefits

**The Citadel's** roots date back to 1917. Today, we are a member of the **Winterthur Swiss Insurance Group (WSI)**, Winterthur is the insurance arm of the **Credit Suisse Group** – one of the largest financial services groups in the world with assets of approximately 1,100 billion (\$Cdn.)

This is simply an outline of the Group Insurance Package and as such offers no contractual liability. All terms and conditions of the policy are outlined in the Master Contract provided to Armstrong-McCready Inc.

### How to enroll

Enrollment forms may be obtained from the Brokers, Armstrong-McCready Inc., and should be submitted directly to them.

Contact:

640 Lakeshore Drive  
Suite 100  
Dorval (Québec) H9S 2B6  
TEL.: (514) 636-5351  
FAX: (514) 636-8268  
E-mail: caip@canada.com

This program is underwritten by:

***the citadel***

The Citadel General Assurance Company  
2001 University  
Montreal (Quebec)  
H3A 2L8

Ce dépliant est disponible en français.

**Form:** 42355 (01/02)

**Notice**