INSURANCE, COVERAGE & LICENCES

NATIONAL TEAM HANDBOOK

VERSION 1.0 — AUGUST 26, 2026

National Team athletes are responsible for maintaining appropriate provincial health coverage, understanding the insurance coverage available to them during training, competition, and travel, and ensuring that required athlete licences remain current.

Coverage and requirements may vary depending on the activity, location, and whether participation is part of an official GymCan National Team program.

1 GYMCAN NATIONAL TEAM TRAVEL & MEDICAL INSURANCE

National Team members participating in a competition, training camp, or other activity as part of an official GymCan delegation are covered under GymCan's travel and medical insurance policy for applicable domestic and international activities.

Coverage applies to planned activities associated with the official National Team schedule, including:

- Travel and transportation;
- Training; and
- Competition.

Activities outside the official National Team schedule, including personal or extended travel and other unplanned activities, are not covered by GymCan's policy. National Team members are responsible for arranging additional insurance when required.

2 CANADIAN ATHLETE INSURANCE PROGRAM (CAIP)

The Canadian Athlete Insurance Program (CAIP) is an optional insurance program designed specifically for Canadian athletes. It can help cover medical and therapy expenses associated with sport, including injuries that occur suddenly or develop over time through training.

CAIP does not replace provincial health coverage or personal/family insurance. Instead, it works alongside existing coverage to help address eligible sport-related expenses that may not otherwise be fully covered.

Depending on the circumstances, coverage is generally accessed in the following order:

1. Provincial health care;
2. Personal or family insurance;
3. CAIP; and
4. Applicable provincial sport organization or GymCan insurance.

CAIP may provide coverage for eligible sport-related expenses such as:

- Physiotherapy;
- Athletic therapy;
- Massage therapy;
- Chiropractic care;
- Braces, splints, and orthotics; and
- Sport-related dental injuries.

Athletes must maintain active provincial health coverage to be eligible for CAIP.

2.1 ENROLLING IN CAIP

Athletes may obtain CAIP coverage:

- Through a club, provincial sport organization, or national sport organization that offers CAIP coverage; or
- By enrolling directly as an individual athlete.

A parent or guardian may enrol on behalf of a minor.

Athletes are encouraged to consider their insurance needs before an injury occurs, particularly if they train or compete frequently, travel for sport, or have limited therapy coverage through their personal or family insurance.

For current coverage, policy options, fees, enrolment, and claims information, visit:

Canadian Athlete Insurance Program (CAIP):
https://caip.ca/

2.2 IF YOU NEED TO MAKE A CLAIM

If you have CAIP coverage and incur an eligible sport-related medical or therapy expense, review the current CAIP claims process and submit the required documentation directly through CAIP.

Before submitting a claim, remember that other available coverage may need to be accessed first. Depending on your circumstances, this may include your provincial health plan and personal or family insurance.

Keep copies of receipts, invoices, medical documentation, and any other information related to your treatment or injury, as these may be required to support your claim.

For questions about your CAIP coverage, enrolment, or an existing claim, contact CAIP directly using the contact information provided on the CAIP website.

If you are unsure whether an injury or expense may also be covered through a GymCan National Team activity, contact your High Performance Coordinator before submitting or paying significant expenses where possible.

CAIP Claims & Information:
https://caip.ca/

3 WORLD GYMNASTICS LICENCE

A valid World Gymnastics Licence is required to participate in World Gymnastics-sanctioned events.

GymCan covers the cost of obtaining and renewing World Gymnastics Licences for National Team members. Athlete licences are valid for two years.

3.1 APPLYING OR RENEWING YOUR LICENCE

If you require a new licence or your current licence is approaching expiry, complete the Athlete World Gymnastics Application at least two months before your licence expiry date.

You can check your licence expiry date through the World Gymnastics Athlete database. Athletes will only appear in the database while their licence is active.

Athletes are responsible for monitoring their licence expiry date and submitting the renewal application within the required timeline.

Athlete World Gymnastics Application:
https://activitymessenger.com/p/xIryCEq?lang=en

Check Your Licence:
https://www.gymnastics.sport/site/athletes/lic_view.php

4 TRAINING OR LIVING AWAY FROM HOME

If you plan to live or train outside Canada or outside your home province for an extended period, you must notify your Program Director in advance.

Provincial health plans have residency requirements. An extended absence may affect your eligibility for provincial health coverage and, as a result, other insurance coverage available to you.

As a general guideline, notify your Program Director in advance of an absence of more than one to two months so that your individual circumstances and insurance coverage can be reviewed before you leave.

National Team athletes are responsible for ensuring that appropriate insurance coverage is in place for any training, competition, travel, or other activity that falls outside GymCan's coverage.

5 DOCUMENT TIMELINES

Version	Date	Change(s)
Final 1.0	August 26, 2026	Initial document