



Tips on TIPS Newsletter - October 2026

NEW! SINGLE TRIP ALL-INCLUSIVE, NO MEDICAL QUESTIONNAIRE REQUIRED!

Client's travelling under 30 days? Make it easy with the Single Trip All-Inclusive plan. Since there is no medical questionnaire, there is **less back-and-forth and a simpler sales process** for you and your client.

SIMPLE FOR YOU. COMPREHENSIVE FOR YOUR CLIENT.

Max Travel Days	30 Days	Medical Questionnaire	Not required (any age)*	Full Emergency Medical Coverage	\$10 Million
Max Trip Cancellation	\$30,000	Trip Interruption	Always Unlimited	Baggage	\$1,500
Flight Accident	\$100,000	Travel Accident	\$50,000	CFAR (Cancel for Any Reason)	Can be added as a Rider

Emergency Medical Stability Period

The required stability period for pre-existing conditions is either 3 months (74 or younger) or 12 months (75 or older) and is based on their age at time of purchase.

Trip Cancellation & Interruption Stability Period

Trip Cancellation covers up to the insured amount selected, while Trip Interruption is unlimited. Pre-existing conditions must be stable in the 3 months prior to purchase for trips up to \$20,000, or 12 months for trips from \$20,000 to \$29,999.

Cancel For Any Reason Rider

For clients who want additional cancellation flexibility, allowing them to cancel 10 or more days before departure for any reason, and get reimbursed up to 50% of the covered amount. The Rider must be added within 10 days of booking their travel, or before penalties apply.



SUPER EASY, CLIENT-FRIENDLY PITCH:

"21st Century Travel Insurance has a new All-Inclusive Single Trip plan. It's perfect for any trip 30 days or less, with comprehensive coverage and **no medical questionnaire required** to qualify, even if you're over the age of 60! It has all the important coverages you could want - emergency medical, trip cancellation and interruption, baggage, and flight and travel accident.

*If the non-refundable trip cost for the Trip Cancellation coverage is \$30,000 per person or more, a medical questionnaire is required.

Acceptable Methods of Payments for Policies

The only acceptable methods of payment in TIPS are Visa and MasterCard. If your client does not have a Visa or MasterCard, please have them e-transfer full payment to payments@21stcenturytravelins.com. Make sure they include the quote number in the transfer. Our office will process the payment and notify you when the policy has been issued. E-transfer is not available for the Visitor to Canada monthly payment plan.

REMEMBER – you are not allowed to use your own credit card for a client's policy as per insurance regulations.

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Phishing Emails



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