



## TIPS on T.I.P.S. - August 2023

### Visitor to Canada Staying Beyond their Initial Expiry Date

Unlike our out-of-country policies which can be extended, Visitor to Canada policies cannot be extended beyond the original expiry date on the same policy. A new policy must be issued if the Insured will be staying in Canada beyond the coverage period of the current policy. Any gap in coverage between the initial policy and the new policy will cause a waiting period for illness or disease on the new policy. To avoid having a gap in coverage, you should sell the new policy before the initial policy expires (Tip – Open the existing policy and use the “GO button” to pre-populate information from the prior policy). If the new policy is sold with no gap in coverage from the previous policy, there will be no waiting period. With each new policy there will always be a new pre-existing condition exclusion period and any new condition or condition that has had a change in the 180 days prior to the new effective date will not be covered.

If the Insured has existing coverage with another carrier and wishes to purchase our policy to start when that coverage ends, a waiting period will apply. If there will be no gap in coverage between the two policies, we may be able to waive the waiting period that would normally apply. [Special Consideration Form VSC 1302](#) must be fully completed and submitted along with a copy of the existing coverage prior to the effective date of the new policy. If approved, the waiting period will be waived in writing by Head Office. If the request is not approved, the applicable waiting period would apply based on the arrival date in Canada.

### Whether an Applicant is Age 1 or Age 100, Eligibility Requirements Apply

Each product with 21st Century has eligibility requirements that every individual, regardless of age, must meet to qualify for the product. These eligibility requirements can be found in each product’s policy wording and will also appear as a pop-up after screen one of the application in the TIPS system. The eligibility requirements must be reviewed with **every applicant** to confirm that they are eligible for the product you are selling them. If the answer to any of these questions is Yes, the Insured is not eligible. Coverage will be rescinded if you proceed with the sale and it is discovered at the time of claim that they were ineligible. No claims will be honoured.

## **Cancelling Visitor to Canada with Proof of Provincial Health Coverage**

When your client obtains valid provincial health coverage and wishes to cancel their coverage through 21st Century, we will consider the cancellation request from the date we receive Acceptable Proof ([see our Refund Forms](#)) of their provincial health care. For this reason, **it is imperative that your clients provide Acceptable Proof of provincial health care as soon as they have it available to them.** We can not backdate these requests to the date their provincial coverage began, because the Visitor to Canada policy provides many Insured Services above and beyond what their government health insurance provides between the date it commences and the date we receive Acceptable Proof. Please urge your clients to request cancellation and send proof as soon as they receive it from the province.

### **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 [wendy@21stcenturytravelins.com](mailto:wendy@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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