

Tips on TIPS Newsletter - June 2026

21st Century was the first company in Canada to introduce an installment payment option following the introduction of the Super Visa in November 2011. In July 2013, we introduced the ability to issue policies in a 'Pending' Status, allowing clients to secure the required 365-day coverage for their visa application by paying only the \$50 policy fee and a two-month deposit upfront, with no further payments or action required until travel plans are finalized. It was (and still is!) the perfect solution for clients required to provide a 365-day policy to support a visa application... if it is properly managed.

These Pending policies MUST be Activated prior to arrival in order for coverage to begin. It is critical to understand this and to monitor your Pending policies accordingly.

As part of our ongoing commitment to support you in the management of your Pending Monthly Payment Plan policies, we have recently made some process enhancements. System safeguards are now built into the issuance process to guide you as you issue policies, and new communication tools now help you and your clients avoid confusion, track policy status, and ensure coverage is Activated on time.

Clear System Safeguards and Communication Tool

- When issuing a policy, you must select either **Issue Policy Pending** or **Issue Policy Activated** – there is no default selection, which helps ensure the policy status is set correctly from the start.

Issue Activated if:

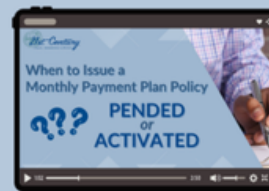
- Your client already has their travel visa and knows their arrival date in Canada, or
- Your client is already in Canada



Issue Pending if:

- Your client is applying for a travel visa that requires insurance (and the visa has not yet been issued by the IRCC, or
- The travel dates are not yet confirmed.

For more details on when to issue a MPP policy Pending or Activated, click here!



- When a policy is issued in Pending Status, TIPS automatically sends an outbound communication to your client with a copy to you as a reminder it is in Pending Status and will *not* go into force until it is properly Activated.

This is one of many reasons why the client's email should always be included when issuing policies, to ensure they receive all relevant communications regarding their policy.

- Policy confirmations for Pending Monthly Payment Plan policies now include clear red text explaining that the policy is valid as proof of insurance for Super Visa and other entry visas, and that coverage *does not begin until the policy is Activated and the third installment payment has been made*.
- At the beginning of each month, as we have always done, you receive a Pending Policy Report to help identify any policies that may require follow-up or action.

Important Reminders

- A Pending Policy does not go into force on the Effective Date.** The Effective Date serves as a placeholder until the policy is Activated and this date is replaced to match the actual date of arrival. This means you don't have to submit repetitive date change requests – just one request to Activate when the time comes.
- With these safeguard measures and communication tools in place, agents and clients have multiple points of visibility to confirm whether a policy is issued or remains in Pending Status.
- Moving forward, exceptions to back-date Activations will no longer be made.** We will only process Activation requests that are received by email (best email address is info@21stcenturytravelins.com) with a date stamp. For example, if an Activation request is emailed on a Saturday for a confirmed Sunday arrival, it will be processed on the next business day with an Effective Date of Sunday. If no email is sent, the Activation cannot be processed until one is received. Managing Pending policies remains a shared responsibility between the agent and the client, and timely Activation is essential to
- ensure coverage begins as intended. Late Activations don't just result in coverage gaps, they also result in a waiting period on the policy.

These updates are designed to make the process clearer, more consistent, and easier to manage for everyone involved. We appreciate your attention to these details and your continued partnership in helping clients obtain the right coverage, and Activating it at the right time.

Key Takeaways



At issue, confirm that you select the correct status:
Issue Policy Pending or **Issue Policy Activated**.



For Pending policies, be sure to communicate to your client that the policy will not begin or provide coverage until it is properly Activated and the third installment payment has been made.



Review your monthly Pending Policy Report and keep in touch with these clients so you can manage their policies accordingly.

Issuing a Policy Activated?

- A policy should only be issued Activated if the insured has a confirmed Arrival Date or is already in Canada at the time the policy is issued.
- If a policy is issued Activated it will go into force on the Effective Date and cannot be returned to Pending Status.
- If a policy is Activated without a confirmed Arrival Date, it must be actively monitored to ensure it does not go into force before the insured arrives. Multiple date change requests may be required if arrival is delayed.
- If the policy goes into force and the insured has not arrived but there is no request received by Head Office to postpone the dates, additional documentation will be required to confirm non-arrival before the Effective Date can be adjusted.
- If the policy goes into force and the insured has not arrived, monthly payments will continue to bill until we receive acceptable documentation for non-arrival.

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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Terms of Use



Phishing Emails



Credit Card Use



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