



TIPS Terms of Use (TOU)

As of March 2025, agents will be required to review and accept a “Terms of Use” policy when accessing the TIPS website. After logging in, a pop-up with the Terms of Use will appear, offering two options: “Agree” or “Cancel.” Clicking “Agree” will allow you to continue into TIPS. The system will record the acceptance date/time. Choosing “Cancel” will close the pop-up and redirect you back to the login page. This acceptance process will reset every 90 days to ensure compliance with the latest Terms of Use.

Client Credit Cards

Special care must be taken when accepting a client’s credit card for payment. When using TIPS, you agree to use your client’s credit card to pay for the premium by:

1. Entering the credit card information on the payment page, or
2. Sending your client a secure payment processing link for the client to make payment. This is the preferred option.



You must also:

1. Not record or retain client credit card information by any means.
2. Never receive or transmit complete client credit card information by email, messaging system or any other electronic means.
3. Only obtain client credit card information for the sole means of charging the premium as displayed in TIPS.

Agents are NOT permitted to use their own personal, corporate or business card to pay for policies. 21st Century does NOT accept cash or cheques to pay policy premium. Violation of any of these terms may result in suspension or termination of your 21st Century TIPS account.