

## Tips on TIPS Newsletter - July 2025

In this edition of Tips on TIPS, we're focusing on tools to help you work more efficiently and serve your clients with confidence. From mastering the Policy Search functions to understanding the rules around Visitor to Canada policy renewals (which are different for outbound travellers), we've packed in practical information to streamline your workflow and help avoid common problems, like gaps in coverage or unnecessary Waiting Periods. Whether you're issuing new policies or following up with returning clients, this update is here to support your success.

### USING FILTERS IN POLICY SEARCH

To efficiently locate relevant policies in the **Policy Search** tool, take advantage of the available search filters:

- **Filter By Name:** Use the dropdown menu to toggle between searching by **Insured Name** or **Sponsor Name** (for Visitors). Make sure to select the correct option before entering your search term to ensure accurate results.
- **Date Filters:** You can refine your search by specifying date ranges using the following fields:
  - **Issue Lo/Hi:** Filter policies by their **Issue Date**. For example, entering 01/01/2024 in the **Issue Lo** field and 12/31/2024 in the **Issue Hi** field will return all policies issued within 2024.
  - **Effective Lo/Hi:** Filters policies based on the **Effective Date** range.
  - **Expires Lo/Hi:** Filters policies by their **Expiry Date**, allowing you to track or review policies nearing the end of their term.
  - **MPP Checkbox:** Filters for Visitor to Canada **Monthly Payment Plan** policies only.
- **Policy Status Legend:** Use the legend at the bottom of your search results to easily determine if the policy is a Pending MPP, Active, Expired, Cancelled, or has a Future Effective Date.

Legend: Future Eff Date Pending MPP Policy Active Policy Expired Policy Cancelled Policy

Make sure to enter dates in the format **MM/DD/YYYY**. Using these filters can significantly narrow down your search results and help you quickly locate the information you need.

### IMPORTANT REMINDER: VISITOR TO CANADA POLICIES CANNOT BE EXTENDED

Unlike Out-of-Country policies, **Visitor to Canada (VTC) policies cannot be extended past the original Expiry Date**. If your client is staying in Canada longer than expected, a **new policy must be issued**.

Here's what you need to know to best support your Visitor to Canada clients:

- **Avoid Gaps in Coverage:**

A gap between the original policy and the new one will trigger a **Waiting Period** for illness or disease under the new policy. Note that even a gap of a few hours will result in a Waiting Period. To avoid this:

  - **Sell the new policy before the current one expires.**
  - Use the **"GO" button** within the existing policy to **pre-populate** client information into a new application - saving time and reducing errors.
  - If there is **no gap** in coverage, the new policy **will not have a Waiting Period**.

#### Pre-Existing Condition Exclusion Reminder

Each new Visitor to Canada policy comes with a **restart of the pre-existing condition exclusion**.

#### Clients Switching from Another Carrier

If the insured has coverage with another insurer and wants to switch to our policy:

- A **Waiting Period will apply** unless we waive it.
- To **request a waiver**, complete and submit [Special Consideration Form VSC-1302](#) along with proof of existing

coverage **before the new policy's Effective Date.**

- If approved, the Waiting Period will be waived **in writing** by Head Office.
- If not approved, the Waiting Period will apply based on the Arrival Date in Canada.

### Use the 'GO' Button to Easily Generate a New Quote

If your client has a previous 21st Century policy, use the ["GO" button](#) to quickly pre-fill a new quote with their saved info (name, DOB, contact details, etc.). See our January 2024 Newsletter for more details about the 'Go' Button.

[Print Confirmation and Policy Wording](#) [E-mail Confirmation and Policy Wording](#) [Print Mailer Page](#)

[Show More Info](#)

Notes

Named Insureds:

1. **Insured FamilyName, Insured GivenName** (born 12/31/1961. age 61. Female)

Emergency Medical Coverage - Basic (Coverage=\$15,000,Deductible=N/A)

[View Confirmation](#) [View Wording](#) Issue New Policy For

**Click Here to Open New Quote**  
↓

Premium	<b>\$450.00</b>
Admin Fees	<b>\$0.00</b>
Taxes	<b>\$0.00</b>
Total Charges	<b>\$450.00</b>
Settlement	<b>(\$450.00)</b>
Balance	<b>\$0.00</b>

**Bottom Line:** Timing is everything. Selling the new policy **before the current one expires** not only keeps your client protected but also helps you provide seamless, proactive service.

As always, if you have any questions or need further support, don't hesitate to reach out to our Broker Support team.

#### 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](mailto: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.

Stay informed and protect yourself online. Click below to review our Terms of Use, learn how to spot phishing emails, and understand credit card security guidelines.

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