



Tips on TIPS Newsletter - October 2025

NEW ONLINE TOOLS FOR VISITOR TO CANADA POLICIES

We're excited to introduce two new features in TIPS designed to make quoting and issuing Visitor to Canada (VTC) policies faster and easier for both you and your clients. Did you miss the bulletin we sent about this on September 10, 2025? View it by [CLICKING HERE!](#)

Medical Questionnaire Link

No more printing, scanning, or waiting for hardcopy forms. From within a quote, you can now send your client a secure online Medical Questionnaire Link by email. Your client completes it at their convenience, and you'll be notified once it's done. Their answers are automatically saved to the quote in TIPS, so when you re-open it, the information is already populated. This helps you avoid delays and ensures you're only presenting the plans/rates they actually qualify for.

Enhanced Payment Link

When you're ready to issue the policy, the Payment Link you send to your client now includes eligibility questions and, if applicable, the medical questionnaire. This gives your client the chance to confirm or change details before payment, adding an extra layer of accuracy and peace of mind.

Together, these tools:

- Save you valuable time in the quoting process
- Reduce errors and omissions
- Provide a more seamless, professional client experience

These features are available to all 21st Century–contracted agents with an active TIPS account and currently apply to the Visitor to Canada plan (with more products to come).

[Click Here to View Instructions for the New Links!](#)

WAITING PERIODS ON VISITOR TO CANADA POLICIES

As an insurance advisor, your expertise is what helps clients feel confident in their travel coverage. One area that often creates confusion—and, if not explained properly, disappointment—is the **Waiting Period** on Visitor to Canada (VTC) policies.

What Is a Waiting Period?

A **Waiting Period** is the time after a policy's Effective Date during which certain claims (related to sickness, illness, or disease) will not be covered. Premiums are paid during this time, and accident/injury coverage starts right away, but if a client develops symptoms or falls ill before the Waiting Period ends, expenses related to that illness will not be reimbursed—even if treatment happens *after* the Waiting Period is finished. For a more in-depth guide to Waiting Periods, [CLICK HERE!](#)

A **Waiting Period** applies if:

- **Coverage is purchased *after* arrival** in Canada
- **Monthly Payment Plan (MPP) is not Activated *prior* to arrival** in Canada
- **There is a gap between policies** (even if it's only a few hours between policies)
- **The client upgrades coverage** (higher limit, lower deductible, or upgrading the coverage plan)

How Long is the Waiting Period?

(Remember: Waiting Periods apply for sickness, illness and disease-related claims;
Waiting Periods do not apply to claims resulting from accidents or injuries.)

Issue Date	Scenario	Enhanced	Standard	Basic	Basic
				85 or Younger*	86 or Older*
Within 30 Days of Arrival	Policy issued after insured's arrival to Canada	72 Hours	72 Hours	72 Hours	15 Days
	Gap in coverage between two policies	72 Hours	72 Hours	72 Hours	15 Days
	Coverage upgrade between two consecutive policies	7 Days	7 Days	72 Hours	15 Days
31 or More Days After Arrival	Policy issued after insured's arrival to Canada	7 Days	7 Days	7 Days	15 Days
	Gap in coverage between two policies	7 Days	7 Days	7 Days	15 Days
	Coverage upgrade between two consecutive policies	7 Days	7 Days	7 Days	15 Days

Activation of a Monthly Payment Plan (MPP) After Arrival

Activation Date	Scenario	Enhanced	Standard	Basic	Basic
				85 or Younger*	86 or Older*
Within 30 Days of Arrival	MPP Policy Activated after insured's arrival to Canada	72 Hours	72 Hours	72 Hours	15 Days
31 or More Days After Arrival	MPP policy Activated after insured's arrival to Canada	7 Days	7 Days	7 Days	15 Days

The age of the insured is defined as their attained age on the final/actual Effective Date on their policy confirmation. If they change their Effective Date after the policy is issued, the policy may be subject to a premium change or modified eligibility requirements based on their attained age, and not the age they were rated at when the policy was issued.

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.

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.

Terms of Use >>

Phishing Emails >>

Credit Card Use >>

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