



Tips on TIPS Newsletter - March 2025

Did you know 21st Century sends two monthly reports by email to help you keep track of your Pending Monthly Pay Policies and all one-year or two-year Visitor to Canada policies approaching their expiry dates? These emails are sent from noreply@21stcenturytips.com at the beginning of each month; if there are no policies that match the criteria for the report, they are not generated.

- **Pending Policy Report** – Provides a list of Monthly Pay policies still in 'Pending' status as of the last day of the previous month. This helps you follow up regularly with clients who purchased insurance and paid just a two-month deposit to apply for a visa*.
- **Visitor to Canada Expiry Report** – Provides a list of 1- year or 2-year policies expiring soon, so you can assist clients with renewals and ensure they remain covered with no gaps in coverage.

*These Pending Policy Reports are intended to help you keep in touch with your clients. You should regularly ask clients with Pending policies how the visa application process is going. Do they have a confirmed arrival date? Should the policy be activated? Has the application been denied? Should we be refunding the deposit premium? Your friendly reminders will help your clients remember they have a pending insurance policy and to take the required action with the insurance once the visa decision is finally made.

Why Timely Activation Matters

Issuing a Pending policy for a visa application is great for your client, since they don't need to pay the full premium up front – they pay only the deposit. No further action (or payment) is required until just prior to arrival in Canada (or if the visa application is refused.) But delaying policy Activation can have serious consequences for your clients. Here's why it's crucial to Activate the policy correctly:

No coverage on arrival:

A 'Pending' policy does NOT provide coverage until it is officially Activated. If the client arrives in Canada and their policy has not been Activated, they are not insured.

Avoid Waiting Periods:

Delayed Activation means claims related to illness will be subject to a Waiting Period. For more information on Waiting Periods, click [HERE](#).

Prevent delays at the border on arrival:

Especially in the case of a Super Visa, a policy's effective date must match the insured's actual arrival date to Canada. If these dates do not match, they could face delays with Canada Border Services.

Commission:

Remember, no commission is earned on a Pended policy. Commission is only paid once the policy is Activated, and monthly thereafter as premiums are charged.

Two Ways to Activate a Policy

1. **Activate the policy when you issue it:** If your client has received their travel visa and has confirmed travel dates, you can Activate the policy when you issue it. Three monthly payments plus the \$50 policy fee will be charged, and coverage will begin on the Effective Date.
2. **Activate a Pending Policy after it has been issued:** If the policy was issued in 'Pending' status, an Activation request needs to be sent to our Head Office in writing (by email) once the visa is approved and travel dates are confirmed. We will update the Effective Date to match their confirmed arrival. The Activation premium (for their first month) will be charged at time of Activation, and the policy will go into force on the adjusted Effective Date.



What if We're Closed When You Need a Policy Activated or Changed?

Send an email with the Activation/change request right away. We will Activate (or modify) the policy on the next business day, and if the credit card on file is still valid, we can normally backdate the Activation to the date and time we received your email.

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 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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