TIPS ON T.I.P.S. SUMMARY

What if your client needs to extend coverage for a longer period than originally planned?

You cannot extend an existing policy for Out of Country travel insurance yourself. When you have already issued a policy and your client contacts you to say they will be staying longer than planned, you cannot change the dates on the existing policy or issue another policy for further days. You must have your client complete form M15-EXTENSION-2607 – Extension Request – Canadians out of Province (found under View Documents in T.I.P.S.). You may send the form to your client for completion and signature or you may ask the questions on the phone and sign the form. If you sign the form on behalf of your client, please ensure that you provide the name of the person who provided the answers, the relationship to the Insured (if not the Insured) and then your signature indicating that you took the answers by phone.

If the answers to all questions are no, please send the form to our office. We will issue the new version and charge the appropriate premium. The method of payment must be the same as the original policy. If any of the answers are yes, please have your client call our office directly. We will need further details of the situation before a decision can be made regarding approval or denial.

What if your client has already left their home Province and then contacts you to purchase coverage?

You can sell coverage as long as they are still within Canada but you cannot issue a new policy for a client who has already departed Canada. The only exception to this rule if is the client already has our Multi-Trip plan and needs extra top-up days. In this case, have your client call our office directly. We will speak to your client and, if eligible, issue a new top-up policy.