



Tips on TIPS Newsletter - April 2026

Spring into the Visitor to Canada Season - Your Toolkit for Success

Introducing 21st Century's API - Starting with Visitor to Canada!

We're making it easier for you to quote, capture leads, and close sales! On March 10, 2026, **21st Century** launched a new API for our **Visitor to Canada** product. It allows clients to generate quotes directly on your website, then request a callback so you can finalize the sale. You can also start the quote for them to suggest coverage.

This isn't a "buy now" link... it's better! It's a tool designed to support how you already work and allows you to stay in control of the conversation and close the sale, while the API handles the upfront data collection and quoting.

What this means for you:

- Faster quoting with less manual work
- More inbound leads from your website
- Better efficiency without losing the personal touch
- Full control of the sale before payment is made – you still act as the advisor

Get started:

- [Read the bulletin for full details](#)
- [Register by completing the API form](#)
- [Visit our API webpage to learn more](#)

Want to see how it works?
Click Here!

**This is Kenzie's API link with 21st Century branding, but with your own link it will be YOUR logo and branding, giving it a fully customized look that your clients will recognize.*

No website? We've got options! Contact us at mark@21stcenturytravelins.com to find a solution that works for you.

Coming soon: API access for Travelling Canadians (late Spring 2026).

Anticipate Potential Age-Band Changes

Premium is Based on Age on Effective Date

When selling 21st Century's Visitor to Canada plan, it's important to consider upcoming age band changes and their impact on the client's premium. An insured may cross into a new age band by the time they actually travel to Canada. If that happens, the premium will be adjusted to reflect their new age, and additional payment may be required. This includes the difference in the 2-month deposit (if on a payment plan) and the Activation premium for their updated age band.

This can happen when a policy:

- is issued Pending on the Monthly Payment Plan (MPP), as the Effective Date is usually an estimate or placeholder only
- is issued with an intended Effective Date that needs to be changed because travel to Canada is unexpectedly delayed

AGENT TIP:

Have a quick age-band chat with clients close to a birthday. It helps manage expectations and ensures a smooth start.

Accuracy Matters

Country of Origin

When issuing a Visitor to Canada policy, agents must enter the insured's *Country of Origin*. This is not always the country they were born in, or the country they are in prior to their arrival in Canada. As defined in the policy wording, this refers to the country where the insured **maintained a permanent residence immediately prior to arriving in Canada**.

For example, if an insured resides permanently in **India** but is visiting family in the **USA** for three months before coming to Canada, their Country of Origin is still **India**, not the USA. This is because they were not permanently residing in the USA, only visiting family.

Alternatively, if they have a Green Card in the USA, stay there for an extended period before coming to Canada, and have medical insurance in that country, it may be appropriate to indicate USA as the Country of Origin, especially if they plan to return to the USA after their

stay in Canada.

Accurate reporting of this information avoids potential issues with claims, coverage, and refunds for early departures.

Arrival Date

When completing a Visitor to Canada quote, agents are required to enter the insured's *Arrival Date*. This date must reflect the **actual date the insured last entered Canada**—whether by land, air, or sea.

Accurate entry of the Arrival Date is essential for proper policy setup and compliance and will be verified if there is a claim on the policy. Please confirm this date directly with your clients to ensure all information is current and correct.

Manage Activation Expectations

Activation Premium Deducted at Time of Activation

When we receive a request to *Activate* a Pending policy, the Activation premium—covering the insured's first month of coverage—is charged immediately. This amount is deducted from the card on file **on the date we receive the Activation request**, not the policy's Effective Date. (The deposit they paid covers the last two months of the policy, not the first two).

AGENT TIP:

Let your clients know to expect the charge as soon as the Activation request is submitted. Remind them that the charge is triggered by the request itself, not their intended travel or start date and that regular monthly payments then start one month after the effective date of the policy.



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.

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