

TIPS ON T.I.P.S. SUMMARY

Five Reminders for Visitor to Canada

1. The “sponsor” field for each policy can be used for more than just the name of the sponsor on a visa application. You can, and should, put the name of a family member in this field who will be financially responsible for their visiting family member, or who will expect to be able to be reimbursed if there is a claim. Due to privacy laws in Canada, neither the claims department nor our office can speak to a person not named on the policy. Sponsors regularly wish to follow up on a claim or contact our office to discuss a payment problem or ask a question when you are not available; If they are not named on the policy record, we are unable to help.
2. Make sure you have the correct arrival date in the “arrival date” field. The arrival date is typically the date the Insured first entered Canada on the current visit. This needs to be proven at time of claim. An incorrect date will cause unnecessary delays and confusion. Do not put the effective date in the arrival date field if they have arrived on an earlier date. (If insurance needs to start prior to the date they will enter Canada – for a side trip prior to coming to Canada – then the arrival date must be entered as the date coverage is to start in that other country.)
3. The “Country of Origin” field should indicate the country of the visitors last permanent residence. If someone has been residing in or is an official resident of one country, but visits another country for a period of time prior to coming to Canada and purchasing insurance, the Country of Origin would be the country where they were last an official resident. Eg. Someone has lived in Germany for 10 years and goes to visit a relative in the USA for 4 months. They then come to Canada to visit another relative for 6 months. The Country of Origin should be Germany.
4. If you have 2 or more Insureds that are expected to travel together and you put them on the same policy, don’t forget to apply the companion discount. This allows a 5% discount to the premium for each Insured. Please review the rate card for rules on family rates.
5. The monthly payment option is available for anyone who purchases at least \$100,000 of coverage for the following types of visas: Visitor, Work or Student or Super Visa. The policy term must be 365 days or you can choose our 2-year option. To access the 2-year option, complete the application for 365 days. When you choose Monthly Credit Card Payment as your payment type, a box will appear asking if you wish to upgrade to the 2-year policy. Choose yes if you want the 2-year option or no if you want to continue with the 1-year option.