

TIPS ON T.I.P.S.

MARCH 2023

YOU CANNOT SELL TRAVEL INSURANCE TO CANADIANS ALREADY OUTSIDE OF CANADA

The rules are NOT the same as they are for Visitors to Canada (where you can sell insurance with a waiting period to someone who is already in Canada). With our out-of-country travel insurance products you cannot sell a new insurance policy to someone who is already outside of Canada and you cannot extend an existing policy yourself in the TIPS system. 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, and you MUST NOT issue another policy for further days. To extend insurance for a trip already in progress, you must have your client complete form "ExtCov-2106 – Extension Request – Canadians out of Province" (found under View Documents in TIPS). Please carefully follow all instructions on the form.

REMINDER! You CANNOT sell out of country travel insurance to someone who is already outside Canada. Travel Insurance sold to someone already outside of Canada will be invalid, and claims will NOT be honoured.

The COVID-19 Rider and When to Sell It

Visitors to Canada: Rider not available. COVID-19 is covered for travel within Canada regardless of vaccination status. COVID-19 is also covered on Side Trips, but only if the insured is fully vaccinated with a vaccine approved by Health Canada.

Canadians travelling outside of Canada - Unvaccinated: The Government advisory to "Avoid All Non-Essential Travel" is still in effect for unvaccinated travelers. This means unvaccinated travelers still need to purchase the COVID-19 Rider if they would like to be covered for COVID-19. The coverage limit with the COVID-19 Rider for unvaccinated travelers is \$1,000,000. Please note the COVID-19 Rider still does NOT cover unvaccinated individuals on a cruise, except for the specified exception in the Rider for children.

Canadians travelling outside of Canada - Vaccinated: If an individual has completed a COVID-19 vaccine series, they do not require the COVID-19 Rider, as the Travel Advisory does not apply to them, and COVID-19 is covered just like any other medical emergency. There is no benefit for you or the client in selling the Rider to someone who has completed a COVID-19 vaccine series. They would be paying for coverage they already have.

Children: It is important to remember that many young children may be unvaccinated or only partially vaccinated, and it is important to determine if they require the COVID-19 Rider. Depending on the situation, it may be more cost-effective to sell the Rider for the whole family (especially if two or more children are unvaccinated/partially vaccinated), or it may be better to contact us directly to issue a Rider for the individual(s) that require it.

Visitor to Canada Monthly Payment Plan – Not just for Super Visa!

Did you know that the Monthly Pay Plan isn't just for Super Visa? 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. If they wish to have a two-year plan, you can select the option to upgrade to a 2-year policy on the final page of the quote. You can find the Quick Reference Guide for Monthly Pay Policies in TIPS under Agent Training Resources: Agent Help Guides.

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. Look for some new payment options that will be available in TIPS in the coming weeks.

REMEMBER – you are not allowed to use your own credit card for a client's policy as per insurance regulations.



Keeping in Touch

CONTACT US

Our general email address is:
info@21stcenturytravelins.com
Toll free: 1-800-567-0021
Fax: 1-866-285-5727
Website: www.21stcenturytips.com

Please ensure you use the correct address when forwarding forms or inquires to us. If in doubt about contact info please check the "Contact Us" section of the website.

Watch the announcements section to stay up to date on changes, industry news, product updates, and special office holiday closures.

There is a Frequently Asked Question (FAQ) area in TIPS. This is a great way to refresh your knowledge on some key questions other agents routinely ask.

If you receive an invoice, it can be paid through:

- Interact email money transfer to:
wendy@21stcenturytravelins.com
- on line banking through most financial institutions, or
- by mailing a cheque to the head office in Cobourg.

For more details call us.