



Tips on TIPS Newsletter - August 2024

Are your clients applying for a Super Visa? Familiarize yourself with the [IRCC's requirements for their Emergency Medical Insurance](#) to avoid any delays or denials with their applications.

Proof of Coverage for Super Visa Application

The IRCC requires proof of an Emergency Medical insurance policy from a Canadian insurance company, valid for 1 year from the proposed date of entry with a minimum coverage of \$100,000. It is also important that the effective date on the policy confirmation is reasonably close to the anticipated arrival date they use on the Super Visa application.



If proof of insurance is submitted to the IRCC without meeting these requirements, **your client's application risks being denied.**

Proof of Coverage for Entry into Canada

The insured(s) should be prepared to show proof of paid insurance to a border services officer when they enter Canada. If they do not have sufficient coverage, they may be denied entry until they can provide sufficient proof. Proof of coverage may be requested **each time they enter Canada**, valid from the date of arrival for 365 days.

Proof of Coverage During their Stay in Canada

Super Visa holders are expected to maintain their health insurance for their entire stay in Canada, even if they stay longer than the initial year of their policy. If their insurance expires before they leave Canada, they will need to renew or maintain their insurance during the rest of their stay. **Please note we do not extend existing Visitor to Canada policies – a NEW policy would need to be issued.**

Monthly Payment Plan Perfect for Super Visa

For more information on issuing a policy on the Monthly Payment Plan, check out our [Monthly Payment Plan Reference Guide](#). Explore the benefits of this plan below!

Pending Status Available:

Only pay a 2-month deposit and \$50 policy fee to generate a policy confirmation to apply for a travel visa.

Only One \$50 Policy Fee:
Pay only one \$50 policy fee regardless how many applicants are on the policy.

No Payout Requirement:
If there is a claim, there is no requirement to pay-out the remaining premium balance.

Flexible Refund Rules:
Refund available if travel visa is denied (we keep \$50 policy fee), early cancellation refunds available even if there was a claim (\$25 processing fee applies).

Only Staying for 6 Months:
Monthly Payment Plan is still a great option - just submit a refund request for early departure. Payments will stop and any fully unused months will be refunded.

Two-Year Upgrade:
Upgrade to a 2-year term for only a small premium surcharge, great option for an insured approaching a new age band category & avoids a second \$50 policy fee in Year 2.



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.

1040 Division Street, Unit 18
Cobourg, ON K9A 5Y5
Phone: 1-800-567-0021
Fax: 1-866-285-5727