

Top Ten Reasons 21st Century Beats the Competition!

- **\$50K extra injury coverage automatically included with the \$100,000 coverage limit on Enhanced and Standard Plans.**
- **\$50,000 AD&D benefit included with the Enhanced and Standard Plans. Any payable AD&D amount is on top of the aggregate policy limit chosen.**
- **Our full range of deductibles are per person per policy on Enhanced and Standard - not per claim like many of our competitors (deductibles do apply per claim on our Basic Plan and with the Disappearing Deductible).**
- **With our unique Continuing Treatment Provision (Enhanced and Standard Plans), there is no specific limit on follow-up visits. Visits may even be covered after the policy has expired (subject to pre-approval by the Assistance Centre).**
- **90-day provision (Enhanced and Standard Plans) reinstates benefits if a claimed condition stabilizes during the coverage period.**
- **Industry-leading Monthly Payment Plan available since 2013 includes a Pending option perfect for Super Visa applications.**
- **Only company in Canada with a two-year policy (monthly pay only).**
- **Fast and efficient agent support. You get prompt answers to your questions and change requests.**
- **Prompt commission payments by direct deposit.**
- **No exclusivity requirements to do business with 21st Century.**

Just for fun, let's make it eleven!!

- **Best Refund Rules in the Industry**

Got your own reasons? We'd love to hear from you.