

Tips on TIPS Newsletter - June 2025

Helpful Reminders for a Smooth Summer Season

FOR CANADIANS TRAVELLING OUT-OF-PROVINCE OR OUT-OF-COUNTRY

Eligibility Essentials

Just a quick reminder: to qualify for our travel insurance products, travellers must meet the eligibility requirements outlined in the Policy Wording for their chosen product.

Please keep in mind:

- We can't offer coverage if someone has already left Canada.
- Coverage must be arranged before departure, and extensions must be made before the current policy expires.

Trip Extensions - What You Need to Know

Unlike Visitor to Canada policies, Canadian residents can't simply purchase a new policy to extend a trip already in progress. Here's what to do instead:



Contact Head Office during business hours to check if an extension is possible.



Use the Extension Request Form – Canadians out of Province (ExtCov – 2504).

Most extensions can be approved if:

- The current policy is still active;
- All questions on the form can be answered “No”;
- The extended trip won't exceed the allowed time outside of the province (as per provincial healthcare limits).

If there's a “Yes” to any form question, we'll need more details for special consideration. Whenever possible, submit extension requests well before the policy expires, as extensions aren't guaranteed. We recommend purchasing coverage for the longest expected duration before leaving.

FOR VISITORS TO CANADA

Monitoring Pending Policies (Monthly Pay)

Pending Monthly Payment Plan policies don't automatically Activate on the Effective Date—they need to be properly Activated first. For a comprehensive overview of the Activation process, see our [March 2025 Newsletter](#).

How to Convert Pending Policies into Activated Policies:

- 1 Check in regularly with clients to see if their travel plans have been finalized.
- 2 Your follow-up can make all the difference in helping them remember to take action.
- 3 Each month, we send out a Visitor to Canada Pending Report so you can keep track of these clients.
- 4 Be sure to contact our office with a request to Activate the policy BEFORE they come to Canada to avoid a Waiting Period on the policy. Coverage DOES NOT go into force until the policy is Activated.
- 5 Payment of your commission commences upon policy Activation.

A Note on Single Premium Policies

Single Premium policies DO go into force on the Effective Date—unless you notify us before that Effective Date to advance/change the dates.

Since we don't send a report for these, it's especially important to:

- Reach out to clients proactively if you know their Effective Date was tentative.
- Better yet, if the travel date is uncertain, consider selling a Pending Monthly Pay Policy instead—it's a more flexible option.

HAVE A QUESTION? CHECK OUT OUR AGENT TRAINING RESOURCES PAGE!

21st Century's Training Resources area in TIPS continues to be a valuable hub for agent support. Designed for ease of use and quick access, the section helps you stay informed about our insurance products, confidently guide your clients through their options, and manage policy changes, refunds, and claims with efficiency. You'll find the content organized into five dedicated sections under the Agent Training Resources tab: Visitor to Canada Insurance, Out-of-Province Insurance, Agent Training Videos, Frequently Asked Questions, and Newsletters & Bulletins. Whether you're brushing up or looking for quick answers, these resources are here to support your success.

Thanks for staying up to date! Let us know if you have any questions—we're always happy to help.

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.

Terms of Use



Phishing Emails



Credit Card Use



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