



## TIPS on T.I.P.S. - March 2024

### Visitor to Canada Cancellation When Permanent Residency Obtained

Once a new immigrant has been granted PR status, they will usually want to cancel their Visitor to Canada insurance. It is important for you and your clients to know that when someone is granted PR, they are not automatically enrolled on their provincial government health insurance plan (GHIP). They must still apply for GHIP coverage. Our policy allows cancellation if they have obtained GHIP, and if they have not obtained it yet, we cannot cancel the policy based on their PR alone. Once they apply for GHIP, they typically receive a letter from the provincial Ministry of Health confirming their enrollment. In most cases we can accept this letter as proof, and we can accept this letter in lieu of a copy of their health card (which can take much longer to be mailed). Cancellation will be from date we receive the proof.

### Providing Documents when Issuing a Policy

When you issue a policy, there are several things you are required to provide to your client: the Policy Confirmation, the Policy Wording, and a copy of any medical questionnaire if one was required. Be sure you are using the button in TIPS to E-mail Confirmation and Policy Wording—this will send a copy to the client (if you have entered their email in the contact section), and copy you on the email. Depending on how the medical questionnaire was completed, it may also be included in the Policy Confirmation. If a hardcopy or signed copy was obtained, you will need to ensure the client has a copy to retain for their records.

### Email Requests

Our office receives hundreds of email requests each week, and our team does their best to assign the work to the appropriate team member. We will get to your requests in the order we receive them, as quickly and efficiently as possible. To help us be more efficient, please allow a reasonable amount of time for us to respond to your request. Following up with us the same day you send the email wastes time and slows things down for everyone – including you. Change requests are normally completed within 2 business days. Refund requests will take longer, depending on the volumes we are dealing with. **To avoid delays in processing, please ensure we have all the required information to process the request in one email, with the relevant policy number in the subject line.** We ask that you do not send the same request multiple times, or to multiple people. We will re-direct the email to the appropriate staff member on your behalf. The best email address to use for new requests is our general inbox, [info@21stcenturytravelins.com](mailto:info@21stcenturytravelins.com), which is always monitored.

### COVID-19 Rider – Why is it still available on our outbound Travel policies?

On June 16, 2023, the Government of Canada removed the Level 3 and 4 Travel Advisories for COVID-19 from their [website](#). Those advisories had previously triggered the “travel advisory” exclusion in our policies

which caused COVID to be excluded from coverage. Without the Level 3 travel advisory COVID-19 is covered like any other emergency medical condition that may occur while travelling.

So, if COVID-19 is no longer excluded based on the Travel Advisory Level, then why do we still offer the option to add the COVID-19 Rider?

1. Although the Global advisory was lowered, there is still a chance the Canadian Government could implement a Level 3 or 4 Travel Advisory for a specific country, should there be a drastic change in the COVID situation in that destination. In this case, you would be able to add the COVID-19 Rider for your clients.
2. A small number of countries still require proof that foreigners entering their country have Emergency Medical coverage that includes coverage for COVID-19. While the proper interpretation of our policy does indicate COVID-19 is covered, most countries need to see the COVID-19 coverage 'in writing'. The only way to have this clearly outlined is with the COVID-19 Rider.

While COVID-19 is treated like any other medical emergency in our policies, and in most cases there is no need to add the COVID-19 Rider, we still offer it in case the above circumstances apply.

**REMEMBER** – For Trip Cancellation & Interruption, COVID-19 is still considered a 'known event' with limited events covered. The following three events are **not** considered known events if they occur after the purchase of Trip Cancellation insurance, and would be considered covered events for a claim:

1. Your sickness (accompanied by a medical certificate) due to contracting COVID-19 that prevents you from travelling as planned.
2. A positive COVID-19 test result (accompanied by a medical certificate) within 72 hours before your departure from home which prevents you from travelling as planned.
3. Your job loss as a result of the pandemic impact at your place of employment.

#### **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](mailto: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.

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