



Tips on TIPS Newsletter - August 2025



## Monthly Payment Plan 2-Year Upgrade: Convenience, Savings, and Peace of Mind



Do you have a Visitor to Canada client who will be in Canada for more than 12 months? 21st Century's 2-Year Upgrade on the Monthly Payment Plan offers uninterrupted coverage, reinstated benefits in Year 2, and protection from future rate increases. It's a seamless, long-term solution that supports client retention and eliminates the hassle and coverage challenges of selling a new policy in the second year.

To help you better understand and explain the benefits of the 2-Year Monthly Payment Plan, we've compiled a selection of quick-reference tools and training materials. These resources will support your conversations with clients and ensure you're equipped to offer a long-term, convenient insurance solution with confidence.

Benefits of the 2-Year Plan include:

- Reinstatement of benefits in Year 2
- Pre-existing condition exclusion does not reset at the start of Year 2
- Locking in rates with a 2-Year Policy
- Long-term clients with seamless coverage
- Exclusive coverage reinstatement with 21st Century's 90-Day Provision



What is the  
90-Day Provision?

Monthly Payment Plan  
Reference Guide

More Information  
for 2-Year MPP

### Special Note for Agents selling Trip Cancellation Insurance

The looming Air Canada strike is now considered to be a “known event” and this has implications with respect to how our trip cancellation coverage will respond to a trip impacted by a strike. Please see our [TIPS Announcements](#) page for more details.

### 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](mailto: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.

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Phishing Emails



Credit Card Use



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