

**BE AWARE OF THE WAITING PERIOD ON THE VISITOR TO CANADA PLAN!!**

**Here is a sample case to demonstrate the importance of explaining this provision to your clients.**

**WILL THIS \$40,000 CLAIM BE PAID?\***

Harvinder arrives in Canada on a Visitor Visa on June 1 **without** Visitor to Canada insurance in place. He is in great health, so his son is not concerned about buying insurance prior to his arrival. On June 7, Harvinder experiences mild shortness of breath and chest pain. Father and son are sure it's just something he has eaten but, concerned about potentially having to seek treatment for his father, his son purchases a Visitor to Canada Enhanced Plan from 21<sup>st</sup> Century. On June 8, the pain becomes more severe, so Harvinder's son takes him to the hospital. The physician determines Harvinder has a blood clot that requires immediate treatment. This treatment, along with the hospital stay for recovery, comes to a total of \$40,000.

Will Harvinder's claim be paid by the 21<sup>st</sup> Century Visitor to Canada Insurance? **No, the claim will be DENIED!**

**WHY IS THIS CLAIM DENIED?**

In this case, because Harvinder was in Canada for 7 days before the insurance was purchased, a 72-hour **waiting period applies**. If Harvinder had been in Canada for more than 30 days before buying insurance, the waiting period would have been 7 days (NOTE, if age 86 or older the waiting period is 15 days).

A waiting period is a period of time, starting from the effective date of an insurance policy, during which premiums are payable but claims resulting from any sickness or illness will be not eligible for reimbursement. This includes any sickness that manifests itself (symptoms present) during the waiting period, even if treatment is postponed until after the waiting period has ended.

A waiting period applies if:

- A policy is purchased **after** the insureds arrival date\*\* or
- A policy is purchased prior to arrival but coverage does not start until after the insured arrives, or
- If there is a gap in coverage between two 21<sup>st</sup> Century policies (REMEMBER: **any** gap triggers a waiting period, even if it's only a few hours)

It is critical as an agent to understand and explain to your clients how a waiting period may impact their coverage. As Harvinder's story illustrates, the waiting period can result in claims being denied and may even result in a claim against your Errors & Omissions Insurance.

Full details on the waiting period can be found on page 9 of the V10 Basic Policy Wording and page 10 of the V10 Standard & Enhanced Policy Wording.

\*Names changed; any resemblance to an actual client of 21<sup>st</sup> Century is entirely coincidental.

\*\*If your client is insured with another company for the first part of their trip and you wish to insure them with 21<sup>st</sup> Century, you can apply to have the waiting period waived subject to good health and certain restrictions.

**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.