

## TIPS ON T.I.P.S.

JULY 2023

### **COVID-19 Travel Advisory Downgraded to Level 1 for Vaccinated AND Unvaccinated Travellers**

In almost all circumstances, you will no longer need to sell the COVID-19 Rider when someone is travelling outside of Canada. The Level 3 Travel Advisory to 'Avoid All Non-Essential Travel', which was still in effect for unvaccinated travellers, was removed from the Government of Canada website on June 16, 2023. Prior to June 16, 2023, anyone who had not completed a COVID-19 vaccine series was advised to avoid non-essential travel to all destinations. Prior to June 16, 2023, fully vaccinated individuals were subject to a Level 2 Travel Advisory. The Advisories for both vaccinated and unvaccinated travellers have now been downgraded to a Level 1 - Practise health precautions.

Without a Level 3 or 4 Advisory, the 'Travel Advisory' exclusion no longer applies to COVID-19 in any of our Emergency Medical or Visitor to Canada policies. For Trip Cancellation, COVID-19 is still considered a 'known event' with limited events covered, but otherwise, COVID-19 is treated like any other medical emergency in our policies.

Unless a specific destination or destinations become subject to travel advisories relating to COVID-19 in the future (which is possible), there is no need to add the COVID-19 Rider. You can check country specific Travel Advisories at [travel.gc.ca](http://travel.gc.ca). See the bulletin on our [Home Page](#) for more information.

### **Extensions of Trips in Progress**

For Canadian Residents travelling outside their province or outside Canada, **DO NOT** issue a new policy to extend coverage for a trip in progress. You will need to contact Head Office during regular business hours to determine if we can extend coverage for a trip in progress.

The *Extension Request Form - Canadians out of Province* ([ExtCov – 2106](#)) would need to be submitted to our office for consideration. In most cases the extension can be granted if:

1. their current policy has not yet expired; and
2. they are able to answer NO to all questions on the Extension Request form; and
3. their trip duration will not exceed the length of time allowed by their provincial health coverage that a resident may be away without jeopardizing their provincial health care.

If there is a YES answer, we would require details of the incident/their change in health, and the request would require special consideration from Manulife. Please allow as much time as possible before the expiry of the policy for this process. Extensions are not guaranteed, and your client should always purchase coverage for the longest duration they can reasonably expect for their trip prior to departure.

### **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.



Keeping in Touch

### **CONTACT US**

Our general email address is:  
[info@21stcenturytravelins.com](mailto:info@21stcenturytravelins.com)  
Toll free: 1-800-567-0021  
Fax: 1-866-285-5727  
Website: [www.21stcenturytips.com](http://www.21stcenturytips.com)

Please ensure you use the correct address when forwarding forms or inquires to us. If in doubt about contact info please check the "Contact Us" section of the website.

Watch the announcements section to stay up to date on changes, industry news, product updates, and special office holiday closures.

There is a Frequently Asked Question (FAQ) area in TIPS. This is a great way to refresh your knowledge on some key questions other agents routinely ask.

If you receive an invoice, it can be paid through:

- Interact email money transfer to:  
[wendy@21stcenturytravelins.com](mailto:wendy@21stcenturytravelins.com)
- on line banking through most financial institutions, or
- by mailing a cheque to the head office in Cobourg.

For more details call us.