

New Visitor to Canada Product

Version V11

Coming December 17, 2025



There is no doubt about it. The marketplace for Visitor to Canada Insurance has become much more competitive over the past few years. Many new companies have recently entered the market, some with very aggressive pricing to capture market share. Meanwhile, health care expenses continue to climb every year. We feel it's inevitable that some of these companies will not survive these conflicting market pressures. 21st Century has always taken a long view, carefully monitoring this activity and avoiding unwise decisions based solely on market share.

We don't think we're smarter than everyone else out there, but we do have the advantage of nearly 50 years of data, including over 12 years of experience with our monthly payment plan. Our strategy is to make small changes to keep our products on track for solid performance in 2026 – with good sales growth AND a loss ratio that will allow us to continue to pay the claims that deserve to be paid.

Version V11 - Changes to the Policy Wording on the Enhanced and Standard Plans

- The Medical Declaration is now required from age 60 to 85 for the Enhanced Plan (was required at age 55 on Version V10).
- The limit on prescription drugs post-emergency has been increased from \$500 to \$1,500 (30-day max prescription).
- Private Duty Nursing and Medical Devices increased to \$10,000 (from \$5,000).
- Death benefits – Previously we only paid for preparation and repatriation of the remains. We now cover more final expenses:
 - If the deceased is to be returned home, we now cover up to \$3,000 for preparation of the body or cremation, plus the (unlimited) cost to return the remains home.
 - If the deceased is buried where they die, we now cover up to \$3,000 for the preparation or cremation and costs of a standard burial container plus we pay up to another \$3,000 for the burial.
 - The \$7,500 benefit maximum no longer applies as the benefit to return the remains home is unlimited.
- Emergency Dental up to \$500 (was \$300).
- AD&D coverage increased to \$50,000 (was \$25,000).

Version V11 - Changes to the Policy Wording on the Basic Plan

Rates for the Basic Plan over age 85 are now available for \$150K and \$200K limits. Note that none of the changes to coverage described above apply to the Basic Plan. Those improved benefits apply only to Standard and Enhanced. The only exception is with respect to the death benefits. We're now more specific about what we cover and don't cover for final expenses on the Basic Plan. The \$7,500 maximum still applies for the combined cost for:

- preparing your body for burial or cremation.
- transportation (including a standard shipping container) to the place of burial.
- the cost of preparing related legal documentation.

Version V11 - Rates

Our new rates are up in some places and down in others. Enhanced and Basic Plan rates are substantially lower in some key spots (down between 10% and 24%) to improve our overall competitiveness on those plans. Standard Rates are up in some places – flat in others.

Version V11 - Other Changes

The Refund sections of the policies have been completely re-written to help you and your clients understand our refund rules. For the most part the rules are the same, but we have introduced a new \$250 processing fee to deter people from cancelling policies that should remain in place relative to on-going visa/entry permit insurance requirements.

V11 Documents

 [Enhanced/Standard Wording](#)

 [Basic Wording](#)

 [Plan Comparison](#)

 [Visitor Rate Card](#)

Important Reminders

Our new rates are effective December 17, 2025. Any quotes stored in our system will automatically be converted to reflect these new rates. Policies sold December 17, 2025 or later will reflect the new rates. We cannot honour previous rates for any quotes saved in our system.

As a reminder of what we consider to be the top ten reasons to do business with 21st Century, please see [this document](#).