

# Setting up a Visitor to Canada Policy on Monthly Payments

## Quick Reference Guide for 21<sup>st</sup> Century Agents

- 1) **Start a new 365-day Visitor to Canada quotation in TIPS** - The monthly premium is one-twelfth of what TIPS calculates as premium for 365 days (The \$50 policy fee applies only once and is added to the first payment).
- 2) **Select “Super Visa”, “Visitor Visa” or “Work or Student Visa” as the Visitor Type and the Days Covered must be 365 days** (and remember that you can upgrade to a two-year policy if you wish on the final screen of the quote).
- 3) **Page through the TIPS screens normally**, choosing coverage and deductible, completing the Medical Declaration if required, etc.
- 4) **At the final screen, select “Monthly Credit Card Payment” in the Payment Type drop down list.** Do **NOT** pick the Visa or Mastercard payment types as this will process the full premium all at once. A box will pop up asking you if you want to upgrade to a two-year policy. To switch to a two-year policy, check “Upgrade to Two Year Policy” on the final screen of the quote.
- 5) **Choose whether or not to “Activate Policy”** – Once you’ve picked the “Monthly Credit Card Payment” option, an “Activate Policy” check box will appear above the “Accept Quote” button. Decide whether or not to Activate before you click “Accept Quote”.
  - a) **To Activate the Policy as you are first issuing the policy** (Arrival Date known) - Put a check  in the Activate Policy box. Policy will be activated as soon as you click “Accept Quote”. Policy will take effect on Effective Date entered and first THREE MONTHS premium plus \$50 policy fee will be charged.
  - b) **To Pend the Policy** (Arrival Date not yet known – e.g. for a new Visa application) – Do not put a check  in the “Activate Policy” box. Click “Accept Quote”. Policy will be made “pending” and Policy Confirmation can be used to apply for the Visa. **No coverage is in force until we are advised to Activate the policy.** TWO MONTH deposit plus \$50 Policy Fee will be charged. Confirmation will look like a regular 365-day policy. Clients only need to submit the Policy Confirmation to CIC with the visa application. They do not need to submit the, covering letter, medical declaration, policy wording or “MAPLE” page to Immigration, Refugees & Citizenship Canada (IRCC).
- 6) **Send your client a Payment Link or Complete Monthly Payment Authorization Form**
  - a) **Send Your Client a Payment Link**

Click Send Payment to Client. A pop-up will appear. Make sure the email address of the cardholder is correct, select one of the two options and click the Send button. More information on how to use the payment link can be [found here](#).
  - b) **Complete a Monthly Payment Authorization Form**

A form must be signed by cardholder and submitted to 21<sup>st</sup> Century within 3 business days of issuing the policy. A photocopy or facsimile of this form is as valid as the original.

**Charge initial premium to credit card** - enter credit card information in system (Visa or Mastercard) including the card number, expiry date, security code and cardholder’s name. Click “Submit” and card will be billed as indicated in 5a) or 5b) above.
- 7) **Print Policy Confirmation from TIPS** – The Confirmation will show 365 days of coverage as required by IRCC (or 730 days if you have upgraded to a two-year policy).
- 8) **Activating a Pended Monthly Payment policy prior to Arrival Date** – If policy is not Activated when issued, it must still be activated prior to arrival for coverage to take effect. If there is **no Activation**, there is **no coverage**.
- 9) **Activating after Arrival Date** - If 21<sup>st</sup> Century is notified *after arrival*, insurance can be made effective only from the date 21<sup>st</sup> Century is notified. Coverage cannot be backdated to the Arrival Date. **Delayed notification of arrival will also mean a waiting period will apply to sickness coverage as set out in the policy.** Activation requests must be sent in writing by email. We cannot accept Activation requests over the phone.
- 10) **Termination of Policies that have been Activated** – Cancellation requests must be received, in writing, no later than 30 days following the return to the country of origin. The termination date will be the later of: a) the date of return to the country of origin; or b) the date coverage ends according to the terms of the Side-Trips Outside of Canada provision. Premium will be due and payable up to and including the termination date. Only **FULL** monthly premiums paid for coverage periods after the termination date will be refunded. The first two months of premium and the \$50 Policy Fee are NON-REFUNDABLE on any activated policy and the normal \$25 Administration Fee will be deducted from any premium amount that is refundable for termination.
- 11) **Cancellations of Policies that have not been Activated** - THERE IS NO COVERAGE IN FORCE UNTIL THE POLICY IS ACTIVATED. If the policy is never activated and we receive proof that the Visa is refused, or the application withdrawn, we will refund the deposit premium. The \$50 Policy Fee is non-refundable.

**REMEMBER** – You must monitor your Pending VTC policies. Even though we are collecting the two-month deposit at the time of application, there is **NO COVERAGE** in force until the policy is Activated and the third month is charged to the credit card. Coverage then remains in force for the remainder of the policy term, as long as monthly premiums continue to be successfully charged to the card.