



Tips on TIPS Newsletter - November 2025

THE 21ST CENTURY ADVANTAGE for Visitor to Canada Policies

Give your clients flexible, reliable coverage designed to fit their needs — and yours. Here's why agents and clients alike choose 21st Century.



(click on image above to play video)

Simple & Convenient

- **One policy fee**, even with multiple insureds on one policy
- **Low \$25 processing fee** for most refunds
- **Pending status option**, perfect for **visa applications**
 - Avoids monthly premiums starting before arrival
 - Reduces commission chargebacks
 - Lets clients apply for visas with minimal upfront cost

Upgrade to the 2-Year Plan

Convenience, preferential coverage, and potential cost savings, all in one flexible package that helps with client retention.



(click on image above to play video)

Available for all visa types — not just Super Visa

- Only **2-month deposit** required while awaiting visa decision
- **No disruption** in monthly payments after year one

Reinstated Benefits in Year 2

- Policy limit resets to full amount
- Drug, nursing, and practitioner benefits reset
- 30-day Side Trip limit resets

Note: Pre-existing condition exclusion period does not reset in year 2 (a huge benefit if there is a change in health in year 1).

Cost Advantages

- **Lock in today's rate and age** for two years
- **Avoid potential product change and rate increases**
- **One \$50 policy fee only** — no renewal fee in year two
- **Pay only for time in Canada** — unused premium refunded (even after a claim!)*
- Small surcharge: **3.1% (<70)** or **4.1% (70+)**

*Two-month minimum premium applies on Activated policies.

Better Client Retention

- No break in payments means continued coverage
- Clients stay with you for two years
- No need to “re-sell” coverage in year two

Unique “90-Day Provision” Advantage

Most insurers discontinue coverage once a medical condition stabilizes.

Under 21st Century's **90-Day Provision**, if a client makes a claim for a condition and, after that claim is resolved, they suffer another episode relating to the same condition, coverage for that condition may be reinstated if it was stable in the 90 days **immediately preceding** that next episode. A two-year policy allows clients to maximize this exclusive provision.

In Short...

The 2-Year Plan offers more convenience, more value, and more peace of mind for both you and your clients. **That's the 21st Century advantage.**

Have questions? Feel free to reach out to us for Broker Support Monday to Friday 9am to 5pm EST at 1-800-567-0021, or email info@21stcenturytravelins.com. We're here to help!

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. 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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