

# SETTING UP A VISITOR TO CANADA POLICY ON MONTHLY PAYMENT PLAN

## Quick Reference Guide for 21st 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 any Visitor Type, Days Covered must be 365 days, and a minimum of \$100,000 coverage limit selected** to get the option for the Monthly Payment Plan. You can upgrade to a 2-Year policy if desired on the final page of the quote (Monthly Payment will be one-twenty-fourth of the 730-day premium).
- 3) **Page through the TIPS screens normally**, selecting coverage limit 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. Three options will appear after you select 'Monthly Credit Card Payment':
  - a) **Upgrade to 2-Year Policy:** To switch to a 2-Year policy, check 'Upgrade to Two-Year Policy'. For more information on the 2-Year Upgrade, [Click Here](#).
  - b) **Issue Policy Pending:** (Arrival Date not yet known – e.g. a new Visa application): Put a check  in the Issue Policy Pending box. Click 'Accept Quote' or 'Send Pymt Link to Client'. Policy will be issued 'Pending' and Policy Confirmation can be used to apply for the Visa. **No coverage is in force on a Pending policy until we are advised to Activate coverage.** The 2-month deposit plus \$50 Policy Fee will be charged. Confirmation will look like a regular 365-day policy. Overnight an email will be sent from our server with important information about pending policies and the need to activate. Clients only need to submit the Policy Confirmation to IRCC with the visa application, they do not need to submit the covering letter, medical declaration, policy wording or 'StandbyMD' page.
  - c) **Issue Policy Activated:** (Arrival Date known): Put a check  in the Issue Policy Activated box. Policy will be Activated as soon as you click 'Accept Quote' and enter the payment information (or 'Send Pymt Link to Client' and they complete the Payment Link). Policy will take effect on the Effective Date entered. The 2-month deposit AND Activation Premium (for the first month), plus the \$50 policy fee will be charged (3 months + \$50 policy fee).
- 5) **Payment Link vs. Accept Quote**
  - 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 and proceed. For more information on the Payment Link, [Click Here](#).
  - b) **Accept Quote – Monthly Payment Plan Authorization Form Required**  
We strongly encourage use of the payment link in a) above. If not possible, click Accept Quote and enter credit card information (Visa or Mastercard). Click 'Submit' and card will be billed as indicated in 4b) or 4c) above. If you use this option, the MPP Authorization 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. The form should pop up for you to save a copy, or it can be found under 'View Documents' in TIPS.
- 6) **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 2-Year policy).
- 7) **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**.
- 8) **Activating after Arrival Date** - If 21st Century is notified *after arrival*, insurance can be made effective only from the date 21st 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.**
- 9) **Payment schedule on Activated Policies** – After initial payment(s) of the 2-month deposit and the Activation premium, each of the 9 subsequent monthly payments (or 21 subsequent monthly payments on the 2-Year Plan) will be charged to the authorized credit card on the same day in the month as the Effective Date, starting the first month following the Effective Date. If the Effective Date falls on the 29<sup>th</sup>, 30<sup>th</sup>, or 31<sup>st</sup> day of the month, the premium will be billed on the 28<sup>th</sup> day in those months where those calendar days do not exist.
- 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 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 2-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.