



GUIDELINE FOR THE SALE OF 21ST CENTURY VISITOR TO CANADA POLICIES

This guideline is in effect from August 9, 2015

A Visitor to Canada sale can sometimes be ambiguous with respect to the province the sale should be associated with and whether or not you need to be licensed in that province to sell the policy. With Visitor to Canada Insurance, it is ultimately up to you to determine whether or not you can proceed with a sale based on the licensing you hold. Here are 21st Century's guidelines in this regard:

Even if you are not licensed in the province indicated in the address field on the policy, you are still able to proceed with a Visitor to Canada sale with your license in your home province or such other valid provincial license(s) you may hold if:

1. The visitor to be insured first contacted you directly from outside of Canada to buy their first 21st Century policy from you prior to arrival OR if they are now extending that policy with no gaps in coverage (if your contact is with the sponsor in Canada, see below); or
2. Premium is being paid by a sponsor or other family member who resides in a province where you are licensed; or
3. The visitor will spend time during their visit in a province where you are licensed: or
4. The client physically comes to your office to purchase the policy.

21st Century reserves the right to modify these guidelines from time to time as new information becomes available.