



## Tips on TIPS Newsletter - June 2024

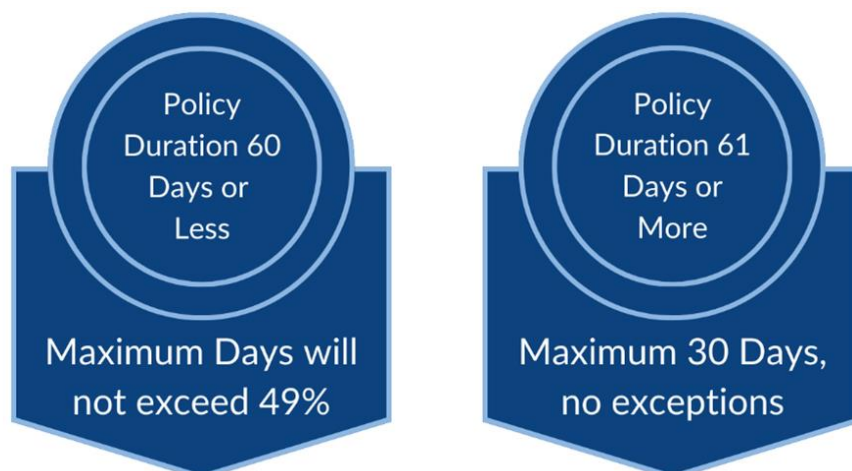
### SIDE-TRIPS OUTSIDE OF CANADA

Our Visitor to Canada plans also cover travel outside of Canada\*. Side-Trip coverage is outlined in the [Visitor to Canada Policy Wording](#) under "Side-Trips Outside of Canada". Side-Trips must fall within the policy term. Coverage on a Side Trip is subject to the same insured services and aggregate limit (in Canadian dollars) that is provided while insured in Canada.

Visitors to Canada CANNOT purchase an outbound Travel Insurance Policy – these outbound policies are designed for Canadians/residents with valid provincial health coverage, and they will not work for those without it.

*\*The Side-Trip provision applies to visits in any country outside of Canada, with the exception of the insured's country of origin.*

**How Many Days of Side-Trip Coverage Do They Have?** This is dependent on the duration of their policy, and how many days they spend in Canada. As outlined in the policy wording, the insured must be in Canada for no less than 51% of the overall time that they will be insured with us. The maximum number of combined days (before, during, or after their visit to Canada) they can use for Side-Trip coverage is capped at 30 days. With our two-year option (available with the Monthly Payment Plan), an additional 30 days is available for Side Trips in Year Two.



**QUESTION:** Rupinder purchases a 28-day policy for his parents to visit him in Canada. During their 28-day stay, they have planned to take a 7-day trip to the Dominican Republic, then they will spend 2 days in the USA visiting family before returning to Canada. How many days of Side-Trip coverage do Rupinder's parents have available to them?

**ANSWER:** They would have a maximum of 13 days of Side-Trip coverage available to them, which is 49% of the policy duration. They will only travel outside of Canada for 9 days, so they will not exceed their Side-Trip allowance.

**QUESTION:** Oleg's parents are coming to Canada for 1 year on a Super Visa. During this year, they will take a 14-day trip to Seattle to visit family, a 7-day trip to Mexico, and a 10-day trip to Cuba. How many days of Side-Trip coverage do Rupinder's parents have available to them?

**ANSWER:** They would have a maximum of 30 days of Side-Trip coverage available to them. They will travel outside of Canada for 31 days total, and they will exceed their Side-Trip allowance by 1 day. Coverage will be suspended on the 31st day, and will remain suspended until they return to Canada.

**Going Longer than the Permitted Days?** If an insured takes a Side-Trip outside of Canada that is longer than the allowed days (as outlined above), coverage will be suspended for the remainder of their Side-Trip. Coverage will resume once the insured returns to Canada and will continue until the expiry date of the policy. While coverage is suspended, the insured will NOT be reimbursed for any insured services. Any sickness, disease, symptom, or injury that manifests or arises during the suspension of coverage will be excluded for the remainder of the policy term.

**If someone is insured for two years, can they take a 60-day Side Trip and be covered for the full 60 days?** The simple answer is **no**. The longest side trip (or combination of trips) they can take in Year One is 30 days. They can then take another trip (or trips) totalling 30 days in Year Two. But they cannot take a single 60-consecutive-day trip, even if the first 30 days happen at the end of Year One and the second 30 days happen at the start of Year Two. A return to Canada would be required between trips.

## COVERAGE FOR FLIGHTS IN & OUT OF CANADA

With 21st Century's Visitor to Canada Plans, coverage is included on the insured's flights to and from Canada, provided they are travelling to and from Canada on an uninterrupted flight. An uninterrupted flight can include a connection or stopover, provided the insured's scheduled itinerary does not involve them leaving the connecting airport.

The Effective Date on the policy should be the date of arrival in Canada, and the Expiry Date should be the date of departure from Canada. You do not need to add extra days to the policy to allow for coverage on the insured's flights, even if the uninterrupted flights involve extra days and multiple time zones.

**Note:** Monthly Pay policies can be cancelled with proof of early return to the country of origin.

- If they travel on an uninterrupted flight from Canada to their country of origin, the new expiry date will be the date they departed Canada. Their flight back to their country of origin will be covered, even if they arrive in their country of origin after the expiry date of the policy.
- If we receive a cancellation request for early departure after the insured has left Canada, and they had a stopover in a different country, Side-Trip coverage will be applied up to the date we received the cancellation request (or to the maximum days allowed by the policy). No refund will be allowed for these days.

If travel to and from Canada will include visits to other countries prior to or following their stay in Canada, then the policy will need to include extra days for those Side-Trip days for our policy to cover those visits. Those extra days

will be considered as part of the maximum number of days allowed under the Side-Trips Outside of Canada provision. Flights between a Side-Trip destination and the insured's country of origin are not covered in these circumstances. Please call us to discuss how to properly structure the policy when you have a client that needs coverage in another country before or after the visit to Canada.

### **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 [wendy@21stcenturytravelins.com](mailto:wendy@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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