

## Tips on TIPS Newsletter - February 2026

As we head into the busy spring travel season, many of your Canadian clients are starting to plan March Break getaways, spring vacations, and trips throughout the year. For some, this may be the only trip they take this year. Others might be more frequent travellers. You won't know if you don't ask, so now is a good time to proactively discuss Multi-trip Annual travel insurance plans with your clients! Multi-trip Annual plans can offer convenience, cost savings, and peace of mind, helping clients stay protected wherever their travel plans take them. Now is the perfect time to start these conversations and position yourself as their trusted travel insurance advisor.

### Single Trip Emergency Medical

Ideal for clients who only travel once or twice a year. Coverage applies to one specific trip, beginning the moment they leave 'home' and ending when they return.

### Multi-Trip Emergency Medical (Annual Plan)

Designed for clients who travel more frequently than twice per year. Multi-trip plans provide coverage for multiple trips over the course of a year, but each trip is only covered up to the maximum trip length chosen at purchase (for example, an 18-day Multi-trip plan covers your client for up to 18 days per trip, as many times as they can travel in a year). If a client plans a trip longer than their plan allows, they'll need to purchase a top-up or extension. For many travelers, this option is both cost-effective and convenient, since it avoids buying a new policy every time they travel.

### Benefits of the Multi-Trip/Annual Plan

1. The client may take as many trips as desired during the policy period with no need to call before each departure (as long as each trip duration does not exceed the option purchased).
2. If your client is going on three or more trips of a similar duration within the policy period, it will likely be significantly more affordable compared to insuring each trip separately.
3. When their Annual policy expires, you'll have the opportunity to sell another policy for the following year, often continuing for many years to come. A Multi-trip Annual plan can transform a one-time travel client into a lifelong customer.



**Important:** The stability period in the pre-existing condition exclusion works differently with a Multi-trip Emergency Medical plan. When considering a claim for emergency medical expenses on any Multi-trip Emergency Medical plan, the pre-existing condition exclusion relates to the required period of stability prior to the departure date of EACH trip (whereas with a Single-Trip policy, the period of stability is prior to the policy Effective Date).

Looking for a refresher on our products, the TIPS system, claims process, or any recent updates at 21st Century? We're here to support you. Simply contact our office to request a webinar, and we'll connect you with our trainer for a personalized training session at a time that works best for you.

### 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](mailto: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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