21st Century
TRAVEL INSURANCE LIMITED

Tips on TIPS Newsletter - November 2024

it's a boy!

We would like to take this opportunity to wish our colleague Mark and his wife Katie our sincere congratulations on the birth of their son, Greyson. They welcomed their second child on October 11, and both mother and baby are doing very well.

Gearing Up for the Busy Insurance Season Ahead!

As we enter one of our busiest times of year, we want to ensure that you have a seamless experience with us. Whether your clients are looking to Activate a policy, request a cancellation, make a change to their policy, or submit a claim, our goal is to provide you with the support and guidance you need. Today we will outline helpful tips and resources to help you navigate these processes efficiently. We understand that your time is valuable, and we are here to make sure you get the assistance you need, so let's dive in!

Activation Requests

To activate a Monthly Payment Plan 'Pending' policy please send an activation request in writing once the **visa application is approved**, the **visa is issued**, and **travel dates are confirmed**. We will then amend the policy Effective Date to match their travel dates, and a third monthly payment will be charged. If there are any changes to coverage, or if the client has moved into a new age band, premium adjustments may be needed.

To proceed with a **Request for Activation** we need the **confirmed Arrival Date to Canada.** If the client wishes to upgrade their coverage, or change the credit card on file, this should be mentioned as well.

Cancellation Requests

Cancellation requests must be received in writing along with the appropriate documentation to support the request. For details on Refund Rules & Requirements, see our Agent Training Resources – Frequently Asked Questions page. Be sure to include all the necessary information and documentation. Monthly Pay refunds are usually processed in 5 business days, and Single Premium in 10 business days. This can fluctuate depending on the volume of requests. Please avoid following up with us within those timelines as that can slow things down for everyone.

Policy Changes

Most policy changes require a written request. Please send your request to **<u>one</u>** of our Customer Service Representatives; sending requests to multiple representatives creates more work and confusion for everyone. Most inquiries can be sent to info@21stcenturytravelins.com. To help us serve you faster, please make sure all requests include:

1. Policy number in the subject line

2. Details of change being requested

3. Reason for request (Example: A client wants to change the Effective Date on their Super Visa policy. Is this because they have a confirmed travel date? Or do they need to amend the date to re-apply for the Super Visa? These details are important.)

Reporting & Submitting a Claim

Claims are <u>not</u> handled at our Head Office, and we have no access to claims information. To report a claim and obtain the necessary claim forms, your clients will need to contact Global Excel Management (GEM). The telephone number for GEM is located on your client's policy confirmation, and they are available 24/7/365. We encourage you to access our helpful Claims Reference Guide, which outlines where, when, and how to report a claim, as well as the claims process itself. Download it by clicking the link above or find it on our Agent Training Resources 'Frequently Asked Questions' page.

If you're having difficulty with a claim, we can intervene to obtain updates on the file from GEM, but we do not have access to claims information in this office.

<u>Acceptable Methods of Payments for Policies</u>

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 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.