

Visitor to Canada Refund Rules and Requirements

Version V11 – December 17, 2025

Scenario	Requirements	Cancellation Date	Notes
Early Departure (received within 30 days of departure)	<ul style="list-style-type: none"> Refund Request Form (VRR-2512), and Boarding passes OR passport stamp showing re-entry to the country of origin plus flight itinerary. 	<p>Date of early departure (if returned to country of origin).</p> <p>Date of receipt or date of early departure plus up to 30 days (if travelled to side-trip country).*</p>	<p>Claims will affect refund eligibility and amount of refund on single premium policies.</p> <p>Two-month minimum premium applies on Monthly Payment Plan (MPP) policies.</p>
Early Departure (received 30 days or more after departure)	<ul style="list-style-type: none"> Refund Request Form (VRR-2512), and Boarding passes OR passport stamp showing re-entry to the country of origin plus flight itinerary, and Proof that the Insured did not return to Canada. 	<p>Backdated up to 60 days from the date we receive all required documentation.</p> <p>If we only receive the Refund Request Form and partial proof of departure, the refund will be processed on the date of receipt.</p>	<p>Claims will affect refund eligibility and amount of refund on single premium policies.</p> <p>Two-month minimum premium applies on MPP policies.</p>
Granted GHIP	<ul style="list-style-type: none"> Refund Request Form (VRR-2512), and Proof of valid GHIP with effective date of coverage. 	Date of receipt (no backdating).	<p>Claims will affect refund eligibility and amount of refund on single premium policies.</p> <p>Two-month minimum premium applies on MPP policies.</p>
Visa Denied or Withdrawn, or Alternative Visa Issued	<ul style="list-style-type: none"> Refund Request Form (VRR-2512), and Visa denial letter, or Visa withdrawal letter, or Proof of the change in entry permit. 	Issue date – the policy is flat cancelled less applicable fees if the Insured has not been in Canada during the coverage period.	<p>The visa denial or withdrawal letter must be submitted within 30 days of the date shown on the letter and <u>before</u> the effective date on a single premium or Activated MPP. Later requests may be considered case-by-case but with additional proof.</p> <p>The proof of alternative visa must be provided prior to arrival in Canada. For MPP, the two-month deposit premium is non-refundable if the Named Insured arrives in Canada (whether the policy is Activated or Pending).</p>
Non-Arrival	<ul style="list-style-type: none"> Refund Request Form (VRR-2512), and Proof of the type of travel visa that was issued (in some cases). 	Issue Date – the policy is flat cancelled less applicable fees if the Insured has not been in Canada during the coverage period.	<p>Request must be submitted <u>prior</u> to the effective date if single premium or Activated MPP. Later requests may be considered case-by-case but with additional proof.</p> <p>We may ask for proof of the type of travel visa that was issued. If the insurance was used as part of a travel visa application, we are obliged to retain the policy for a minimum period of two years.</p>
Other Requests	<ul style="list-style-type: none"> Refund Request Form (VRR-2512), and Proof of the type of travel visa that was issued (in some cases). 	Varies	Refund requests that do not fit any of the scenarios described above will be reviewed on a case-by-case basis but a \$250 processing fee will apply if the insurance has been issued to satisfy the requirements necessary to obtain or maintain a visitor visa.

**If you leave Canada but spend time in a country covered under the “Side-Trips Outside of Canada” provision, you must advise 21st Century prior to exiting Canada if you do not want to be covered in that other country. Failure to notify 21st Century prior to your exit date will result in premium being retained to cover all or part of that side trip.*

All refunds are subject to approval by 21st Century and we reserve the right to request additional documentation or to refuse any refund request. Premium for partial cancellation will be refunded on a prorated basis. Partial cancellations are subject to a minimum premium of \$25 and a \$25 processing fee unless other fees are specified in the policy. The \$50 Policy Fee for any cancellation of the Monthly Payment Plan or conversion to payment in full is non-refundable. With any cancellation request, we reserve the right to request proof that no travel visa application is still in process. Refer to the policy wordings for full details.