



Tips on TIPS Newsletter - May 2025

Helpful Tips for Selling 21st Century Visitor to Canada Plans!

AGENT TOOLKIT

We know that selling travel medical insurance means juggling timelines, paperwork, and client expectations. Here are some useful reminders to help you set up policies smoothly—and keep surprises at bay!

Age Band Change Prior to Arrival in Canada

When selling 21st Century's Visitor to Canada plan, it's important to consider upcoming age band changes and their impact on the client's premium. An insured may cross into a new age band by the time they actually travel to Canada. If that happens, the premium will be adjusted to reflect their new age, and additional payment may be required. This includes the difference in the 2-month deposit (if on a payment plan) and the Activation premium for their updated age band.

This can happen when a policy:

- is issued Pending on the Monthly Payment Plan (MPP), as the Effective Date is usually an estimate or placeholder only
- is issued Activated on the MPP, as the Effective Date may be an estimate only, or their travel is unexpectedly delayed
- is issued as a Single Premium policy, as their travel to Canada may be unexpectedly delayed

AGENT TIP:

Have a quick age-band chat with clients close to a birthday. It helps manage expectations and ensures a smooth start.

Activation Premium Charged at Time of Activation Request

When we receive a request to *Activate* a Pending policy, the Activation premium—covering the insured's first month of coverage—is charged immediately. This amount is deducted from the card on file **on the date we receive the Activation request**, not the policy's Effective Date. (The deposit they paid covers the last two months of the policy, not the first two).

AGENT TIP:

Let your clients know to expect the charge as soon as the Activation request is submitted. Remind them that the charge is triggered by the request itself, not their intended travel or start date and that regular monthly payments then start one month after the effective date of the policy.

Switching to 21st Century from Another Insurance Company

If the Insured has existing coverage with another company and wishes to purchase a 21st Century policy to start when that coverage ends, a **Waiting Period will apply**. If there will be no gap in coverage between the two policies, we may be able to waive the Waiting Period that would normally apply. [Special Consideration Form VSC-1302](#) must be fully completed and submitted along with a copy of the insured's existing coverage at least three business days prior to the Effective Date of their new 21st Century policy. The waiting period is not automatically waived with the submission of this form. It will be reviewed by management, and if approved, the Waiting Period will be waived in writing by Head Office. If the request is not approved, the applicable Waiting Period would apply. To find out more about Waiting Periods and when they apply, [CLICK HERE](#).

AGENT TIP:

The earlier the client submits the Special Consideration form, the sooner we can provide a decision on the waiting period.

Arrival Dates: Accuracy Matters

When completing a Visitor to Canada quote, agents are required to enter the insured's *Arrival Date*. This date must reflect the **actual date the insured last entered Canada**—whether by land, air, or sea.

Accurate entry of the Arrival Date is essential for proper policy setup and compliance and will be verified if there is a claim on the policy. Please confirm this date directly with your clients to ensure all information is current and correct.

Country of Origin: Refer to the Policy Definition

When issuing a Visitor to Canada policy, agents must enter the insured's *Country of Origin*. This is not always the country they were born in, or the country they are in prior to their arrival in Canada. As defined in the policy wording, this refers to the country where the insured **maintained a permanent residence immediately prior to arriving in Canada**.

For example, if an insured resides permanently in **India** but is visiting family in the **USA** for three months before coming to Canada, their Country of Origin is still **India**, not the USA. This is because they were not permanently residing in the USA, only visiting family. Alternatively, if they have a Green Card in the USA, stay there for an extended period before coming to Canada, and have medical insurance in that country, it may be appropriate to indicate USA as the country of origin, especially if they plan to return to the USA after their stay in Canada.

Accurate reporting of this information avoids potential issues with claims, coverage, and refunds for early departures.

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 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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