



## Tips on TIPS Newsletter - September 2024

### Mastering Dates for Visitor to Canada Policies: A Guide to Arrival, Effective, and Expiry Dates

Tailoring the Arrival Date, Effective Date, and Expiry Date details on a Visitor to Canada policy can be confusing, especially when the actual arrival date is uncertain or when the itinerary will include a Side Trip. These date fields are crucial to ensuring coverage aligns as closely as possible with the travel itinerary. Whether your client arranges coverage before they arrive or after they have already touched down in Canada, getting these dates right is essential for providing them with the appropriate coverage. To help you manage these details with confidence, here is a quick reference guide to walk you through the appropriate dates to enter based on the specific travel plans and coverage needs, including how to handle Side Trip Coverage before or after a stay in Canada.

Scenario	Arrival Date	Effective Date	Expiry Date
Policy issued prior to arrival in Canada. Insured travelling directly from home country to Canada.	The Arrival Date should be the insured's confirmed arrival date to Canada.	The Effective Date should match their Arrival Date, and coverage will begin upon their arrival to Canada*.	<p>Other than on Pending Monthly Pay policies where the Expiry Date is also just a placeholder until the policy is Activated, the date you enter in the Expiry Date field is the date when coverage ends. Coverage will end at 11:59pm local time on the Expiry Date, or upon their departure from Canada on the Expiry Date*, whichever is earlier.</p>
Exception to above: Insured applying for Super Visa or other visa.	Use the best estimated arrival date. In most cases this should match the date they use on their Visa application.	Pended Monthly Pay policies do not begin upon arrival to Canada. They must be properly Activated for coverage to go into force. Until Activated the Effective Date is a placeholder only.	
Policy issued after arrival in Canada.	The Arrival Date should be the date they entered Canada on their <i>current</i> visit.	When the Effective Date is the same day that you are issuing the policy, coverage begins as of the date and time the policy is successfully issued <sup>†</sup> . If the policy is issued with an Effective Date in the future, coverage will begin at 12:01am local time on that Effective Date.	
If they require Side Trip Coverage before their stay in Canada.	The Arrival Date and the Effective Date should be the date they wish Side Trip coverage to start in their other destination(s) prior to arriving in Canada. Although they will not have yet arrived in Canada on the date you enter in the Arrival Date field, the Effective Date and the Arrival Date must be equal to the date they want coverage to start in the other country (subject to the Side Trip rules and limitations). See example below.		
If they require Side Trip Coverage after their stay in Canada.	Set Arrival Date based on Scenarios 1-3 above.	Set Effective Date based on Scenarios 1-3 above.	

**Example: Your client is travelling from India (their home country) to the United Kingdom on September 1, 2024. After visiting with family in the UK for a week, he will travel onward to Canada, where he will stay for six months before returning to India on March 1, 2025. He would like to use the Side Trip Provision while in the UK. To do this, the Effective Date AND the Arrival Date on his policy must be September 1 (even though he won't truly be arriving in Canada until September 7).**

**Effective Date**

**Sept 1, 2024**

**Arrival Date**

**Sept 1, 2024**

**Expiry Date**

**Mar 1, 2025**

*\* Remember: With 21st Century's Visitor to Canada Plans, coverage is included on the insured's flights to and from Canada (for no additional premium), 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 and Expiry Date should be entered as the dates they are landing in Canada and departing from Canada.*

*† Successfully paid payment links are backdated to the date and time that you send the link.*

*‡ If we receive a request to cancel a Monthly Pay Policy after the insured(s) departure from Canada, and they have not yet returned to their Country of Origin, Side Trip coverage will automatically apply. The policy will be cancelled with a new Expiry Date that matches the date we received the cancellation request.*

#### **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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