



Tips on TIPS Newsletter - April 2024

NEW! Agent Training Resources

21st Century is pleased to announce the launch of our enhanced Training Resources area in TIPS. We have expanded the content and made it easier to access relevant material quickly. This will help you better understand our insurance products, be more informed about options you can make available to your clients, and will assist you in handling policy change requests, refunds, and claims. You can access this material by choosing one of the new pages under the Agent Training Resources tab on the menu bar. The new and improved content has been broken into five sections, each with their own dedicated pages: Visitor to Canada Insurance, Out-of-Province Insurance, Agent Training Videos, Frequently Asked Questions, and Newsletters & Bulletins.

Super Visa Insurance Requirements

Did you know that the [IRCC requires insurance for those traveling on a Super Visa](#) to be maintained **at all times** while they are in Canada? It is important to remind your clients that insurance should not simply be obtained to submit with an application, but it needs to be in force when they enter Canada and must also be maintained at all times while in Canada. Those who are travelling to Canada on a Super Visa are required to have \$100,000 of emergency medical coverage for a minimum of one year from the date of entry, and **coverage must be valid for each entry to Canada**. Visitors should be prepared to show their proof of insurance to a border services officer when they enter Canada. Super Visa holders must have valid insurance while in Canada and will need to renew if their policy expires before they leave.

Visitor To Canada Refunds

To cancel a Visitor to Canada policy and apply for any applicable refunds, a written request from the sponsor is required. The sponsor can send an email requesting the cancellation, or they can fill out our [Refund Cancellation Request Form](#). For a quick look at our Refund Rules & Requirements chart, click [HERE](#). If the cancellation is due to an early return to their country of origin, we will require acceptable proof of return, which can be provided in the form of boarding pass(es) showing travel from Canada to their country of origin, or a copy of their ticket/itinerary **PLUS** stamped passport pages. The policy will be cancelled as of their departure date.

If the cancellation is due to obtaining valid provincial health coverage, we will require proof of coverage, usually a copy of their health card or a copy of the letter they receive from the provincial provider confirming coverage. The policy will be cancelled as of the date we receive their proof of valid provincial health coverage.

Backdating VTC Refunds

As outlined in the Visitor to Canada policy wording, if a cancellation request is received more than 30 days following the date the client returned to their country of origin, we will require a copy of every page of their passport to verify that they did not visit Canada again between the date they returned to their country of origin and the date they submitted their cancellation request.

To issue a retroactive refund we require a copy of the insured's **entire passport, including blank pages, for review.** Please ensure all page numbers, stamps, and the passport code are legible and the pages are in order. The policy will be cancelled based on the date all required documentation has been provided, including the full passport, and we can only backdate a refund to a maximum of 60 days from the date all documentation is provided.

If the client chooses not to provide the full passport, the policy will be cancelled from the date we received their cancellation request.

Refunding to Credit Cards

When we process a refund for a policy, we are bound by our merchant agreement to refund the amount back to the original form of payment when the original transaction is within 18 months of the date the refund is processed. Only a very old credit card charge can be refunded by cheque.

If the client no longer has the credit card account in question, the refund is still returned to the card/account, and the client would need to contact the credit card company to obtain the funds directly from them. These rules relate to anti-fraud and anti-money-laundering legislation that we are obligated to follow.

If the client's card is lost, stolen, or compromised, and has been replaced, they likely still have the same account number, even if they have a new card number. In this case, even when we process the refund to the old card number, it will likely still be processed to that same account.

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 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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