



TIPS ON T.I.P.S.

APRIL 2023

Refund Rules & Requirements

Below is a chart showing the general refund rules and requirements for 21st Century Travel Insurance products. We reserve the right to modify these rules in response to unique circumstances.

Product	Situation	Requirements	Cancellation Date	Notes
Visitor to Canada (VTC)	GHIP granted	<ul style="list-style-type: none"> Refund Request Form (VRR-2304) Proof of valid GHIP 	Date of receipt (no backdating)	Proof must have an effective date of coverage (all provinces provide letter of confirmation). Claims will affect our ability to refund and the amount with single payment policies
Visitor to Canada (VTC)	Early return	<ul style="list-style-type: none"> Refund Request Form (VRR-2304) Boarding passes or passport stamp from re-entry & flight itinerary 	Date of return to home country, 2-month minimum may apply on monthly payment plan	Claims will affect refunds on single payment policies.
VTC Monthly Payment Plan/ Super Visa	Not activated	<ul style="list-style-type: none"> Refund Request Form (VRR-2304) Visa refusal letter or death certificate 	2-month minimum may apply	Can only be cancelled with proof of refused visa or death of insured. Can be cancelled after 2 years with proof they did not arrive in Canada.
Emergency Medical (Outbound)	Early return	<ul style="list-style-type: none"> Refund Request Form (TMRR-2211) 	Date of return to province of residence	If driving across border, suggest a receipt from duty free or purchase receipt from home province immediately upon return.
Package or All-Inclusive	Non-refundable			
Trip Cancellation	Non-refundable			
Multi-Trip Plans	Non-refundable			

Request for cancellation must be submitted to 21st Century Travel Insurance within 30 days of cancellation date. Back-dating may be allowed on a case-by-case basis. Additional documentation will be requested. All refunds are subject to company approval. Special consideration may be given on a case-by-case basis depending on the circumstances. Cancellations are subject to a \$25 cancellation fee.