



SHOPPING FOR “SUPER VISA” INSURANCE ?

21st Century now offers a

MONTHLY PAYMENT OPTION!

21st Century Travel Insurance, a leader in Canada’s Visitor to Canada Emergency Medical Insurance market, is very pleased to introduce the only Parent and Grandparent Super Visa (“PG-1”) insurance available with a MONTHLY PAYMENT Option!!! This comes as welcome news to the thousands of families in Canada intending to proceed with the PG-1 Super Visa application process through Citizenship and Immigration Canada (“CIC”) for their parents and grandparents. When submitting the visa application to CIC you must include:

- **proof of Canadian Medical Insurance to cover 365 days for a minimum policy limit of \$100,000**

The cost of the required insurance policy is significant, particularly considering that the visa application could potentially be declined or delayed, and that in many cases, the visitors have no intention of remaining in Canada for as long as one full year on any visit. The policy is required for each PG-1 applicant, often resulting in premiums in thousands of dollars. Until now, the entire premium had to be paid, up front, prior to submitting the Super Visa application. **Now this premium can be paid monthly with 21st Century Travel Insurance!** Here’s how it works:

1) **Where can I purchase this plan?**

The policy can be purchased from any contracted 21st Century Travel Insurance advisor, travel agent or insurance broker.

2) **What information will be required at the time of purchase?**

You will need to provide personal details such as names from passports, dates of birth, information about each applicant’s health history and current medical conditions, and the intended or known travel dates to Canada. We will also need a valid Visa or MasterCard and your consent for monthly payments.

3) **The premium is several thousand dollars – how much will I have to pay to establish a monthly payment policy?**

The minimum premium deposit you pay is only the first 2 months of the total 365 day premium plus a one-time \$50 Service Fee. This amount must be paid by Visa or Mastercard, and the same card will be securely stored for future automatic monthly billings. If the actual travel dates are known and the policy is “activated” at the time of purchase, the minimum deposit will be the first 3 months of the 365 day premium plus the service fee.

4) **What will I receive as my required proof of a 365-day/\$100,000 insurance policy to submit to CIC?**

Your agent will provide you with a Policy Confirmation verifying you have purchased the appropriate required insurance – this document should be submitted with your visa application.

5) **How is the policy “Activated”?**

Aside from the ease of being able to pay the insurance policy in installments, this is one of the most attractive features of our Monthly Payment option! At 21st Century, we have designed our Monthly Payment option to allow for a policy to be held in a “Pended” status until the actual travel arrangements can be confirmed. While the policy is held as “pended”, no coverage is in force and you make no further premium payments beyond the initial 2 month deposit + service fee. The Effective Date of the policy should be based on the *planned* date of Arrival in Canada. In many cases the actual date of arrival to

Canada is not known until approval of the visa application is secured. You only “Activate” the policy when the visa is approved and the real arrival date has been officially confirmed – this date becomes the revised policy Effective Date and the date the insurance coverage will actually start. When you request the policy be “activated”, the 3rd month’s premium will be charged to the credit card on file, and beginning the month following the new Effective Date, we will bill the agreed premium monthly until the full policy balance has been paid; this would usually be over 9 equal monthly installments. An example of a Monthly Payment schedule is as follows:

Policy Purchased August 10, 2013 with full 365-day premium of \$1,200.00 (monthly premium is \$100.00)

On August 10th Purchase Date, 2 month’s premium plus the \$50 set-up fee is charged = **\$250.00**.
Effective Date requested at time of purchase is September 20, 2013

You finally receive approval of the PG-1 on October 1st and purchase tickets for arrival in Canada on October 20th. Because the arrival date has now been confirmed you request the policy be “Activated” for coverage to go into effect on October 20, 2013. On the date of your request, the 3rd month’s premium (\$100.00) is charged to the credit card on file.

Then:

Month 4 (\$100.00) charged on November 20, 2013

Month 5 (\$100.00) charged on December 20, 2013

Month 6 (\$100.00) charged on January 20, 2014

Month 7 (\$100.00) charged on February 20, 2014

Month 8 (\$100.00) charged on March 20, 2014

Month 9 (\$100.00) charged on April 20, 2014

Month 10 (\$100.00) charged on May 20, 2014

Month 11 (\$100.00) charged on Jun 20, 2014

Month 12 (\$100.00) charged on July 20, 2014 and policy is now paid in full.

6) What if the PG-1 application is refused by CIC – can the policy be cancelled?

YES! We require proof of the refusal and the deposit premium will be refunded to the credit card; the \$50 service fee is non-refundable.

7) Can the policy be cancelled if the Visitor leaves Canada before the Expiry Date?

With proof of departure from Canada (a boarding pass), we will refund any full unused monthly premiums that have been collected as of the termination date of the policy; refunds for early termination will be calculated on a monthly basis only. Using the above sample payment schedule, if the departure date from Canada is January 4, 2014, the policy has been in force for 2 months + 15 days *. We will therefore refund payments that were charged to your credit card relating to month 4 and later. There is a \$25 Service fee deducted from any refund for early cancellation. **Because partial months are not refunded and this policy was used into the 3rd month, we only refund from month 4 forward.*

8) What if I want to return to my home country for a short visit?

Your policy stays in force (although you are not covered while inside your home country) and monthly billing continues as usual; when you return to Canada, the coverage is automatically reinstated. There is no refund available for the time you temporarily travelled to your home country. Alternatively you could request early cancellation of your policy (see description in #7 above); in this case you would be required to purchase a new Super Visa 365 day policy prior to re-entering Canada.