



EXPLAINING THE MONTHLY PAYMENT PLAN

First time applicants for a PG-1 Super Visa:

1. With your visa application to the government, you need to include proof that you have purchased a 365-day, \$100,000 emergency medical insurance policy. A 21st Century Monthly Payment policy fully satisfies that requirement.
2. You must pay the first two months of insurance premium (*two-twelfths of the annual premium*) plus a \$50 policy fee when the policy is first purchased. You won't know your actual arrival date until the government makes its decision about your visa, so you should NOT Activate the policy now. The Effective Date and Arrival Date on the policy should match the date you're indicating as your "intended" arrival date on your visa application.
3. Leave the insurance policy in a "Pending" status until the visa decision is reached. No further action is required until the government reaches its decision.
4. If the visa application is refused, send us a copy of the refusal letter and we will refund everything except the \$50 fee.
5. If the Super Visa is granted, contact us to pay your third monthly premium and Activate coverage once the actual arrival date has been determined. You must contact us to activate prior to arrival for two reasons:
 - a. You will need new paperwork to match your actual arrival date so you can prove insurance when you enter Canada.
 - b. **Warning** - Failure to Activate prior to arrival means you will have no coverage upon arrival; your coverage will not commence until you pay the third premium and your policy will have a waiting period once it is finally Activated. **Claims will not be honoured on a Pending policy that has not been properly Activated.**

For Existing Super Visa Holders:

1. A Super Visa holder must maintain no less than \$100,000 of Emergency Medical coverage in force at all times while in Canada.

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2. For a re-entry into Canada on an existing PG-1 Visa, you will need to prove at the entry point that you have a \$100,000 policy in place. They may also be expecting to see a one-year policy as you attempt to re-enter the country, so we recommend that you buy a full year for a re-entry into Canada. A Monthly Payment policy satisfies that requirement.
3. For an existing Super Visa holder who is already in Canada, when your existing policy is approaching its expiry date and you need to buy more insurance, you can buy whatever length of coverage you wish up to a maximum of one year. If you buy a full year, you can choose our Monthly Payment Option.
4. Whether you fit situation 2 or 3 above, if buying a Monthly Payment Plan, Activate the policy when you first buy it so the insurance will automatically go into force on the effective date. We will charge three months of premium right away plus the \$50 policy fee. Monthly payments will commence on the same calendar day in the next month following the policy Effective Date.

Cancellations and Refunds:

1. Cancellations are permitted if the Super Visa application is refused by CIC or for early departures.
 - a. For refused visas, we need a copy of the refusal letter; the deposit premium is refunded but we retain the \$50 policy fee.
 - b. For early departures, we need a copy of the boarding pass proving return to your country of origin. Any full unused monthly premiums you have paid are refundable. If you are insured for any part of a month, that month becomes non-refundable. If you leave any time within the first two months, we will retain the first two months as a minimum premium but any other payments you have made will be refunded.

Special Form Required:

The Monthly Payment Authorization form must be completed and signed by the cardholder when the policy is first issued and sent to 21st Century within three business days. This is true whether the policy is Activated right away or Pended. Any changes to the credit card information (cancelled or re-issued cards, expired cards, etc) during the life of the policy will require a new authorization form, fully completed and signed by the cardholder.