



Announcing...

NEW Companion Discount on Visitor to Canada Insurance

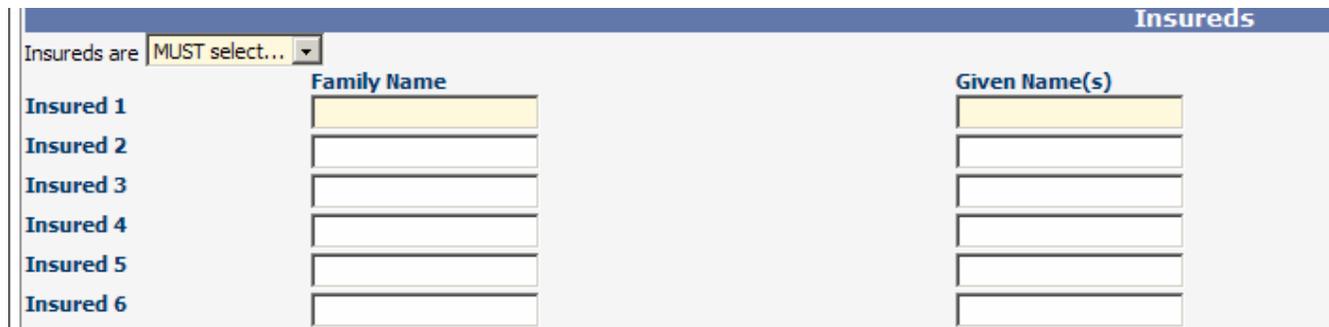
Great News! Effective August 25, 2011, you can now offer a companion discount of 5% for two or more applicants on the same 21st Century Visitors to Canada Insurance policy.

Rules

- The companion discount is only available on policies processed on the TIPS system (not available on paper applications) and there must be at least two insureds listed on the same policy, all at the same address, covered for the same number of days.
- No more than two insureds over age 59 are allowed on the same policy but you can add up to six insureds in total per policy (if more than six are travelling together, split into two or more policies to process in TIPS or call for a quote for groups of 10 or more).
- Each Insured can choose their own independent Aggregate Policy Limit, Deductible Amount, Stable Chronic Condition Option, etc and still qualify for the companion discount.
- The companion discount is available to all ages.
- The companion discount cannot be combined with family rates. For families of three or more, use the family discount (if they satisfy the definition of family in the policy). They will pay two times the oldest family member's premium. If only two family members are on the policy, use the new companion discount to get the best premium.
- The Minimum Policy Premium of \$25 still applies.
- Refunds – Note that on policies where the companion discount has been taken, if a refund for early departure is requested for some (but not all) of the insureds on the policy, then an appropriate adjustment may have to be applied to the amount refundable.

How to get the discount

On the first TIPS screen of a new Visitor to Canada quote, just above where you enter the names of each insured, there is a drop down box called “*Insureds are Must Select...▼*”. This is where you would normally select Individual or Family from the drop down list:



	Family Name	Given Name(s)
Insured 1		
Insured 2		
Insured 3		
Insured 4		
Insured 5		
Insured 6		

A new “companion” option has been added to this drop down list. When you select companion, the premium for all applicants will be reduced by an additional 5% for all coverage and deductible options. Even if you initially forget to pick “companion”, if your quote satisfies the companion discount requirements, TIPS will offer you a reminder (or “suggestion”) at the final screen of the quote, giving you the opportunity to go back to the first screen and take advantage of the discount before you accept the quote and process the policy.

The new companion discount will result in substantial savings for your clients and we hope you take advantage of this new feature.

This companion discount is only available from 21st Century and only for policies processed in the TIPS system on or after August 25, 2011.

Remember...you can also get other great discounts with 21st Century. For example, if you combine the new companion discount with the Disappearing Deductible, you can reduce your client’s premium by as much as 35% off the published rates!

Great coverage! Great service! Emergency Assistance 24 hours a day, 7 days a week!

and now...

Great savings with 21st Century Travel Insurance!

Be sure you’re selling Visitor to Canada Insurance from a company that you know and trust. There’s lots of competition out there but, if you’re looking for the best mix of coverage, rates, sales support for you and service for your clients, most just don’t measure up to the 21st Century Visitor to Canada Insurance plan.