

Update – Great news for Super Visa clients!

DCIS now offers One-Year 'Super Visa compliant' medical insurance
payable over 11 installments!

On July 8, 2013, 21st Century Travel Insurance introduced an installment payment option exclusively for Super Visa applicants. Qualifying clients will no longer have to front a full year's premium, **and** this new feature means that clients who use their insurance (I.E. those who make a claim) and who subsequently cancel coverage due to early return to their home country will only forfeit the premium installments paid up to the date of cancelation. Partial refunds for early return home have always been available for clients who make no insurance claim prior to cancelling, but when a claim is made on a fully paid policy, the full premium is deemed 'earned' and the policy holder is not eligible for partial refund.

What does the installment payment option cost? Clients pay the same unit rates as those who pay a year up front, plus a \$50 administration fee. At time of initial purchase (I.E. when a client is applying to CIC for a super visa) clients pay a deposit equal to two months premium + the non-refundable \$50 administration fee. If the Super Visa is declined the deposit is refunded. If the Super Visa is approved the two-month deposit becomes non-refundable, and remaining coverage months are paid monthly two months in advance....meaning the one year policy is fully paid at month ten.

While CIC requires all super visa applicants and super visa holders to present one-year-policies many parents and grandparents will only visit Canada a few months each year. The new installment payment option offers the flexibility that clients have been waiting for!

Contact us for a free insurance consultation and quotation. DCIS clients are:

- + Well advised,
- + Offered a range of options,
- + Equipped for successful use of insurance
- + Supported at time of claim

DCIS - Specialists in Health Insurance. Here for you.

David Cummings Insurance Services Ltd. (DCIS) is a family-run independent brokerage with 20 years specializing in health insurance for visitors, immigrants, international students, and foreign workers in Canada as well as for expatriates and travellers worldwide. Let us put our expertise to work for you!