Steps to Selling

Visitors to Canada
Emergency Medical Insurance (VTC)

1. Log into the Online Portal and Access Partner Resources

Through the online portal, access the resources you will require to confidently recommend the product, answer your client's questions, and complete the transaction.

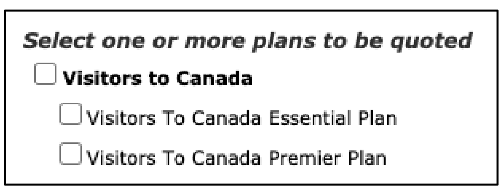
2. Talk to Your Client about the Visitor's Travel Plans

Ask your client some initial questions to help you recommend the appropriate plan to meet visitor's needs.

Answer the following questions:

- What are their travel dates?
- Does the client have any pre-existing conditions?
- Are they travelling on a super visa?
  - Clients must purchase super visa insurance according to the minimum insurance requirements of the Canadian Government.

3. Quote and Compare Multiple Plans in One Easy Step


Select one or more plans to be quoted

☐ **Visitors to Canada**

☐ Visitors To Canada Essential Plan

☐ Visitors To Canada Premier Plan

Use the online portal to the quote the plan(s).

- 'Quote/Purchase' Select the box beside the plan title(s) you would like to quote and click 'Get Quote'.
- 'Quote Information' – Enter the 'Start Date', '# of Days' or 'Expiry Date', # Insureds, 'Date of Birth', and 'Arrival Date in Canada' for each insured.
  - When entering a date, use the first 3 letters of the month ('Dec' for December). Alternatively, click on the calendar icon to select a date. To move to the next screen, click 'Continue'.

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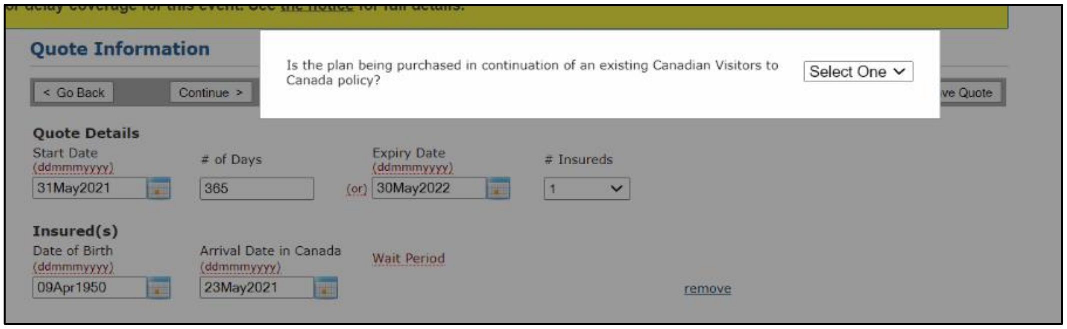
- Note: 'Wait Period' will populate based on the 'Arrival Date in Canada'. If the 'Arrival Date in Canada' is before the 'Start Date', additional questions will be prompted.



4. Quote Results and Save Quotes

The 'Quote Results' page shows the plan type(s) and the corresponding premium.

- Confirm Travel Details under 'Quote Details'.
- Under 'Plan Options' update price by choosing various deductible options.
- Choose 'Select All' or a specific plan limit under 'Quote Plan Limit Type'.
- To view a plan summary, click on the 'Plan'.
- To review the price breakdown, click on 'Details' button in the quote table.
- Once ready, click 'Purchase'.
- Review the differences in the plans with your client.
    - A comparison table of our two VTC plans can be found on the [Partner Resources webpage.]

Review the policy with the client including the benefits, exclusions, limitations, and refund policies. Use the definitions section of the policy wording to help your client understand the policy.

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Pay attention to the following:

- Premier Plan: the pre-existing exclusions and stability period found in the policy wording.
- Essential Plan: advise your client that pre-existing conditions are not covered under this plan.

Copies of the complete policy wording can be found under the 'Forms' section of the online portal or on the Partner Resources webpage.

To save the quote at any time, click 'Save Quote' on the 'Quote Results' screen. To reopen the quote, use the 'Quote Search' tab. You may email a copy of the quote to your client for their review.

- Quotes are saved for 21 days
- Premium is subject to change at any time without prior notice.
- If your client purchases the policy at a later date, revisit the MEQ, as their eligibility may have changed.

Monthly Payment Option:

- To qualify for the Monthly Payment Option the policy must be purchased for 180 or more travel days and a minimum sum insured of $100,000.
- On the application date two months premium, plus the $50 non-refundable billing fee is collected.
- Equal monthly payments will commence on the start date of the policy.

5. Determine the Visitor's Eligibility using the Medical Eligibility Questionnaire (MEQ)

- To determine if your client is eligible to purchase the Visitors to Canada plan, all MEQ questions must be answered by the client. Enter the responses and click 'Next'. If the client is unsure how to answer any of the questions, the client should check with their doctor.
- Review the 'Declaration' with your client and click 'Proceed'.

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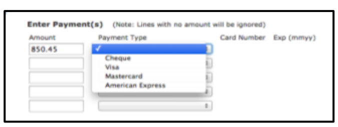
6. Enter the 'Contact Information' for the Insured and Purchaser

- Enter the insured's 'Last Name' and 'First Name'
- Answer the question: 'At the time of purchase, is the purchaser residing in Canada?'
    - If 'No', enter the 'Email Address' and 'Beneficiary' if applicable.
    - If 'Yes', enter the 'Purchaser Information' and 'Beneficiary' if applicable.
        - Note: If the purchaser resides in Canada, you must be licensed in the province where the purchaser resides.
    - 'Comments' and 'Agent Notes' are optional.
- Click 'Continue' to proceed.

7. Complete the Sale

1. To collect the payment in full, select 'Pay In Full'.
    - Select 'Payment Type', enter 'Credit Card Details' and click 'Continue'.
    - Note: The preferred method of payment is credit card. If cheque is selected, make it payable to 'Old Republic Insurance Company of Canada', indicate the policy number on the cheque, and mail it to the address shown at the top of the screen.



Please make cheque payable to:
Old Republic Insurance Company of Canada and indicate the policy number on the cheque. In Quebec, make cheque payable to Reliable Life Insurance Company.

Remit cheque to:
Old Republic Canada
Attn: Client Services
Box 557, 100 King Street West
Hamilton, ON L8N 3K9

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TRAVELANCE
YOUR PEACE OF MIND, OUR PROMISE

2. To purchase a policy on the Monthly Payment Option, select 'Monthly Payments' and review the payment schedule with your client. Monthly payments must be made on a credit card.

Payment(s)

Payment Amount		Premium		Tax		Total Billing Fee
$687.20	=	$637.20	+	$0.00	+	$50.00

Plan: Visitors To Canada Premier Plan

Days: 180 (01May2021 - 27Oct2021), Total: $637.20 details 191.16c

Insured: Test Test (Age: 33, Dob: 21Aug1987 English), Insured Amt: $100,000, Arrival Date: 01May2021, Total: $637.20 details

Option: Deductible Option ($0 Deductible (included in premium))

Option: Wait Period (None)

Choose Payment Option

- ○ Pay In Full - $637.20
- ◉ Monthly Payments - $687.20

Enter Payment(s)

Amount	Payment Type	Card Number	Exp (mmyy)
304.88			

Monthly Payment Schedule

Payment Date	Status	Premium	Tax	Billing Fee	Admin Fee	Payment Amount
12 April, 2021	BILLED	$254.88	$0.00	$50.00	$0.00	$304.88
01 May, 2021	SCHEDULED	$127.44	$0.00	$0.00	$0.00	$127.44
01 June, 2021	SCHEDULED	$127.44	$0.00	$0.00	$0.00	$127.44
01 July, 2021	SCHEDULED	$127.44	$0.00	$0.00	$0.00	$127.44
		$637.20	**$0.00**	**$50.00**	**$0.00**	**$687.20**

8. Final Review Before Completing the Sale

Review all the information on this screen with your client and make any necessary corrections. Click 'Finalize Purchase' to complete the sale.

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9. Send the Confirmation and Policy Package

At the final stage 'Complete', confirm the email address and click 'Send' to email the Confirmation of Coverage (COC) package and policy wording to your client. At this stage, you can also email a copy of the package to yourself.

10. Answer Your Client's Questions

Use the resources available to you, through the online portal and the Partner Resources webpage, to answer your client's questions.

- If your client asks a claim specific question, it is recommended to refer the client back to the policy wording and the sections that may apply to their question.
- If you are unable to answer your client's question or would like clarification, contact Support Services for assistance at info@travelance.ca or 1-855-566-8555.

Support Services

info@travelance.ca | 1-855-566-8555

This document is a guide to selling Travelance Visitors to Canada Emergency Medical Insurance Plans (VTC) and is intended for partner reference only. For training requests, contact your Travelance Regional Representative to a book a session or visit our online training webpage.