



REFUND PROTOCOL



- **Super Visa Policy:** A refund will be granted in the following circumstances.

1. If the policy was purchased for Super Visa purposes and you wish to cancel the policy prior to its effective date, satisfactory proof from Citizenship and Immigration Canada that Your Super Visa was denied will be required prior to the refund being accepted and processed.

2. If the policy was purchased for a Super Visa application and you wish to cancel the policy prior to its effective date, but there is no satisfactory proof from Citizenship and Immigration Canada that your Super Visa was denied a refund will be granted subject to a minimum administrative fee of \$100 for credit card processing and fulfilment of the policy documents. In this case the company will advise Immigration Canada of the cancellation.

3. If the policy was purchased for Super Visa purposes and you are returning to your country of origin and not returning to Canada prior to your policy's expiry date, satisfactory proof from Citizenship and Immigration Canada of your departure from Canada will be required prior to the partial refund being accepted and processed. A boarding pass or passport stamp is satisfactory. It is an immigration violation to remain in Canada under the Super Visa program without insurance coverage. A partial refund of premium (less an administration fee of \$25 per insurance policy) will be refunded, provided no claim has been incurred at any time during your trip.

4. If You request termination of your Super Visa policy because You become eligible and/or covered under a provincial or territorial government health insurance plan during the period of coverage, a partial refund of premium (less an administration fee of \$25 per insurance policy) will be refunded, provided no claim has been incurred at any time during your trip.

Note: Requests for refunds on the Super Visa policy must be received in writing by your broker or sales agent no later than 30 days from the date you became eligible and/or covered under a provincial or territorial government health care plan, or the date of your early return. Once your broker or sales agent receives satisfactory proof, your refund will be calculated from the date of departure or eligibility, otherwise calculation of such refunds will be based on the postmarked date of your written request. Satisfactory proof includes an airline ticket/boarding pass, customs/immigration stamp, documentation from Citizenship and Immigration Canada or documentation from Your Provincial Insurance Plan. No refund will be issued if the amount of premium to be reimbursed is less than \$10 per policy. The refund will not be processed on a credit card after six months. A cheque will be issued if the credit card is not refunded. Immigration Canada is informed by email of all cancellations.

- **Policy for Visitors, Students and Returning Canadians: Refunds**

5. If the policy was purchased as a Policy for Visitors, Students or Returning Canadians, You may cancel your policy prior to the effective date or you may terminate coverage at any time prior to the termination date. The coverage will be terminated on the date the company is first notified in writing by You or your broker subject to a minimum \$25 administrative fee to cover processing costs.

6. No proof of departure is required for the Visitors insurance policy.