

Frequently Asked Questions

1. How to claim on the policy?

Please call the assistance phone number on your policy to open the claim and to receive the claim form.

2. Can I go to any Doctor?

Yes, in case of a medical emergency you can go to any doctor, just call the claims phone number before going to open a claim. Please refer to your policy wording for Benefits, Eligibility & Exclusions.

3. When will the policy be effective?

The policy will be automatically effective from the effective date of the policy, waiting period may apply, please refer to policy wording for details.

4. What happens if I forget to change the effective date before the policy effective date?

An administrative fee of \$50 may be applied to any requests for a change of dates, after the effective date of the policy and also you should email the proof of non-entry to Canada, which can be a recent letter from immigration showing that the application is still in process OR copy of airline ticket along with the copy of the visa issued to travel.

5. Can we request early return refund if we have a claim on the policy?

No, early refund requests can be processed only if the policy has NO claim reported.

6. What documents are required to request an early return refund?

Please email to info@travelshield.ca a copy of boarding pass from Canada to the country of origin for an early return refund request **OR** The first page and the page on the passport which contains the boarding stamp of the country of origin scanned for an early return refund.

If no claim on the policy, a prorated refund less \$50 admin fee is refunded. An early return refund can only be requested within 60 days of return, if the refund request is received late, the system can only go back maximum 60 days to calculate the refund amount.

7. What if the visa is refused?

Policy can be canceled with recent visa refusal letter before the policy effective date without any additional charges and Full refund goes back to your method of payment.

8. What is the cancellation policy?

An administrative fee of \$250 will be deducted from any eligible refund if you cancel your policy for any of the reasons prior to departure other than the visa refusal.

9. In case of an early return, can I get some premium back?

Early returns are subject to an administration fee of \$50 as per the policy wording which will be deducted from any pro-rated refund that may be available for the unused policy period days if no claim on the policy

10. How is early return refund calculated and how much time does it take to refund?

Early return refund is calculated based on the number of days stayed here multiplied by the premium paid per day. The calculated amount will be issued within the 4 weeks from the date of processing the early return or cancellation requests.