



Dear Clients and Partners,

Although 21st Century has not experience what is described below, the Travel Health Insurance Association (THIA) has made us aware of a recent increase in fraudulent activity involving travel insurance offers that appear to come from legitimate providers. In several reported cases, scammers have used legitimate company logos and branding, altered policy documents and cloned websites or messages to make their communications appear credible.

In these instances, customers have purchased fake policies through these cloned sites and had their credit cards charged, only to discover they have no policy in place.

Given this trend, we wish to remind our clients and partners to take extra care when purchasing or quoting travel insurance or responding to unexpected coverage-related messages.

Check company and agent contact details

- Legitimate companies clearly list their Canadian contact information and customer support options. Providing a physical mailing address adds even more legitimacy. Check for contact details before sharing any of your personal information.
- If you are unsure, contact the company or agent directly using details from their official website. Do not use links in advertisements or unsolicited messages.

Only purchase coverage through trusted sources

- 21st Century policies are sold online and by phone from reputable contracted companies and agents across Canada. Policies are sold:
 - By Phone – Verify that the company or agent’s contact details are legitimate. Whenever possible, request that a payment link to complete the policy rather than providing your credit card details over the phone.
 - Online – 21st Century provides a platform to our agents which allows them to place an online insurance application on their website. Verify that the website is secure (check the URL for https) before entering any personal information. This online application will not ask for credit card information. You first need to submit your request to be contacted by the agent. Only then will a separate email be sent to you with a payment link.
- Payment Link – 21st Century offers a payment link to clients allowing them to securely enter their own credit card details when purchasing policies. Verify that the payment link comes from an email address called noreply@21stcenturytips.com before entering any credit card details.
- Never share personal or financial information by email or text message.
- Once payment is made, make sure you receive a policy confirmation with a policy number. 21st Century policy numbers always start with a “1”, are eight digits long and have a “V”, “M”, “T”, or “S” as a policy suffix. Check your credit card statements and make sure that the merchant appears as “21st Century Travel Ins”.

Watch for phishing and suspicious messages

- Review sender email addresses and website domains carefully for spelling differences or unusual formatting.
- Emails directly from 21st Century will come from “noreply@21stcenturytips.com” or “[name]@21stcenturytravelins.com”.
- Our claims handling company is called Global Excel Management (GEM) or Active Care Management (ACM). Verify that any communication related to claims is legitimate.
- Avoid clicking links or opening attachments unless the source is legitimate.
- Be cautious of unexpected requests to confirm policy details or provide payment information.

Be alert to common scam tactics

- Treat messages that create urgency or promote unusually low-priced coverage with caution.
- Request for payment through wire transfer, prepaid credits or cryptocurrency are strong warning signs (21st Century only accepts VISA and MasterCard).
- Legitimate insurers will not pressure you to act immediately without allowing time to verify information.

If you believe that you have received suspicious communications, contact us immediately at 1-800-567-0021 or email info@21stcenturytravelins.com. If you have shared financial information, notify your financial institution immediately then contact us. Suspected fraud can also be reported to the [Canadian Anti-Fraud Centre](#).

21st Century Travel Insurance

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Underwritten by:

