

Non face-to-face process FAQ

What types of insurance applications can I submit using the temporary non face-to-face process?

You can submit insurance applications for new business, replacements or conversions in this way.

Does the Client need to be in Canada to complete a non face-to-face application?

The Client needs to be in Canada to complete a non face-to-face application. We cannot initiate a new application for a Client that is out of country.

Can I submit an application for a Client in a different province?

You can submit an application for a Client in another province, using the temporary non-face-to-face process as long as you are licenced in the province where the Client resides.

It's important to indicate the province in which the Client resides as the Signing Province, as this information is necessary to determine which provincial rules and regulations govern the contract

Can I conduct my meeting with the Client over the phone instead of video conference?

All Temporary Non Face to Face interactions between you and your Client must be conducted by video conference.

How do I indicate that an application was completed using the temporary non face-to-face method?

Please be sure to indicate in the Special Instructions section that the application was completed using the temporary NFTF process.

What payment method should I choose when completing the application?

We recommend using the following method of payment for temporary non-face-to-face process cases:

- Annual: One time PAC payment
- Monthly : Monthly PAC payments

Please either have the PAC payor sign the application or complete the E75 form if the payor is not present at the time of completing/signing the application. Banking information can be submitted by providing a void cheque or by indicating the banking details in the appropriate section of the application.

How do I complete documents that require the Client's signature?

Documents that require the Client's signature can be handled by sending copies to the Client via secure email link. The Client can then print, sign and return the documents back by via secure email exchange. Please note that other signing methods are not approved at this time (i.e. DocuSign).

Examples: Signed Illustrations, Conversion forms, Disclosure forms (LIRD), PAC forms, Policy Delivery Requirements etc.

Note: Please ask that the Client keep all original signed documents as we may require them in the future.

How do I complete the Certificate of Temporary Insurance?

This should be reviewed with the Client during your video conference. You can sign the certificate and mail, fax or e-mail a copy to the Client and retain the record of the exchange.

What if my Client doesn't have access to a printer?

We recognize that some Clients may not have access to a printer during this time. In this situation, we recommend that you complete the paper application with the Client via video chat and then complete the signing of any required documents via courier.

Where can I send scanned documents associated with a new application?

Continue to follow your regular processes and send applications and associated documents by following the best practice that has been introduced by the firm.

The firm can send us documents in two ways:

- By email to: Wholesale.New.Business@sunlife.com
- By fax at: 1-866-693-0324

For documents related to a pending application:

- Please continue to send these through the Advisor Site to ensure they get to the right place

Important note: As with our current process, you are obligated to provide copies of all documents to the firm. Please ensure you are providing the required documents to your firm.

As the situation continues to evolve, the application submission process with your firm may change. Please stay engaged with your firm for updates or changes to this process.

Why do I need to ensure I am using a secure email link/How do I ensure I am using a secure email link?

Given the confidential nature of the content of the applications & associated documents we require that the transfer or exchange of documents be done using secure messaging.

Most firms have TLS secured email. Emails containing Client documents must be sent via head office domain emails and not from personal email accounts. If you have any concerns about the email domain you are using, or are unsure if you have TLS security, we suggest you complete and send paper applications and associated documents via courier.

How do I complete the settlement process?

1. You receive the policy from the firm (or have it mailed directly to you with permission from the firm)
2. Mail the policy to the Client
3. Set up a video conference with the Client to review
4. Ask all relative questions
5. The Client signs Policy Delivery documents (i.e. Policy Delivery Receipt, Acceptance of changes, Signed Illustration, Missing info on AML/VOI etc.)
6. The Client scans policy delivery documents and email/faxes them to you OR sends the signed documents back to you via courier
7. Advisor submits settle documents to firm, which submits to Sun Life head office