

## Carrier Policy Issue Methods

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Carriers	e-Delivery Eligibility	What should you expect	What will your Account Manager do?
Assumption	All Policies	Assumption will email the policy directly to you and your client. Indicate in the special instruction section of the application your full name and email address as well as the full name and email address for the client. The email address for the client must also be indicated in Section 1 of the application. If that information is not provided in the application then Hub will email you to login to My Insurance Office. The policy document and any delivery requirements will be attached to the policy record	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
BMO	All Policies	Hub will email you to login to My Insurance Office. The policy document and any delivery requirements will be attached to the policy record. The policyowner will receive a separate email with a link to access the policy documents along with a message that their advisor will contact them to review these documents. The paper policy document will follow post pandemic	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
Canada Life	New Business Now and SimpleProtect	No Changes in process at this time. Further solutions to reduce paper policy contracts is expected shortly	Same as always
CPP	All Policies	CPP will email the policy directly to the client. Hub will email you to login to My Insurance Office. The policy document and any delivery requirements will be attached to the policy record.	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
Desjardins	All policies	Hub will email you to login to My Insurance Office. The policy document and any delivery requirements will be attached to the policy record. The paper policy document will follow post pandemic	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
Empire	All Policies	Empire will sent the policy by FedEx to the client. Outstanding requirements and a policy summary will be emailed to you and uploaded by Hub into My Insurance Office.	No change from our regular processes
Equitable	All Policies	Equitable will send you an email with a link to download the policy and delivery requirements. Unfortunately, this solution does not give access to Hub.	Your Account Manager will email you when the policy is approved to tell you to expect the Equitable email and link and ask that you send the downloaded documents to us
Foresters	No e-delivery available	Foresters will send your clients an email requesting consent to receiving their Foresters Welcome Package, including their certificate/policy, via secure email. If your client consents, you and Hub will receive an email notifying you when the Package is sent. If there are delivery requirements, the email to you and Hub will also include a copy of the Certificate Issue Statement/Policy Summary and the applicable documents requiring signature before returning to Foresters	No change from our regular processes
Humania	e-Delivery unless the client is rated.	Paper policies are still being sent where there are delivery requirements.	No change from our regular processes
iAG & iAExcellence	All Policies	If there are no amendments, IA will email the client a policy summary and commence coverage with a premium withdrawal. You will be updated via Extranet. If there are amendments, you will be notified via Extranet and iA will provide instructions on what is required for settling the policy.	Hub will obtain policy details to update our system from Extranet. Thereafter we will follow our regular processes
ivari	All Policies	Hub will email you to login to My Insurance Office. The policy document and any delivery requirements will be attached to the policy record. The paper policy document will follow post pandemic	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
La Capitale	No e-delivery available	Changes will be forthcoming	No change from our regular processes
Manu	Available only on Term, CI, UL, WL, and Synergy.	For those policies that qualify for E-Delivery Manulife requires you to provide the email address and cell phone number of your clients even if you didn't select that on the application. E-Delivery is not currently available for: <ul style="list-style-type: none"> <li>Corporate owned polices due to the requirement for multiple signatures.</li> <li>Disability insurance, Manu is working towards a solution but until then they will continue to mail contracts using the usual methods</li> <li>Juvenile policies, those below age 18, will continue to be mailed using the usual methods</li> </ul>	There is no change from our normal e-delivery processes
RBC	All Policies	Hub will email you to login to My Insurance Office. The policy document and any delivery requirements will be attached to the policy record. The paper policy document will follow post pandemic	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
Specialty Life	All Policies	Hub will email you to login to My Insurance Office. The policy document and any delivery requirements will be attached to the policy record.	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
SSQ	All Policies	SSQ will send the policy to the client. Outstanding requirements and a policy summary will be emailed to Hub and uploaded into My Insurance Office. Hub will email you to login to My Insurance Office. The policy summary and delivery requirements will be attached to the policy record.	After the initial email advising you to access the policy via My Insurance office, we will follow our normal processes
Sun Life	All Policies	An email notification that the policy has been uploaded the Sun Life Advisor Site will be sent to you. You can then download and remotely deliver to the client to bind coverage. The paper contract will be sent post pandemic	Hub will obtain policy details to update our system from the Sun Advisor site and then follow our normal processes