

Carrier Policy Issue Methods

Updated: July 24, 2020 8:20 AM

Carriers	e-Delivery Eligibility	What should you expect	What will your Account Manager do?
Assumption	All Policies	Effective Monday July 27th , contracts will resume being printed and sent to you from Hub.	Same as always
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	You will now receive an automatic email when the digital contract package is available on the search screen within new business web applications. These notifications will apply to both paper and web apps. All other contracts continue to be sent to you from Hub.	Same as always
CPP	All Policies	Effective Monday July 27th CPP will resume sending policies to Hub; we will send them to you as we did pre-COVID.	Same as always
Desjardins	All policies	Paper policies are being sent to Hub; we will send them to you as we did pre-COVID.	Same as always
Empire	All Policies	Effective Monday July 27th , Empire will resume sending policies to Hub; we will send them to you as we did pre-COVID.	Same as always
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 when 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. You will need to contact your client and confirm their agreement to the offer. You respond to IA and they will draw premium and send policy confirmation to the client	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.	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		No change from our regular processes
Manu	Available only on Term, CI, UL, WL, and Synergy.	For 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"> • Corporate owned polices due to the requirement for multiple signatures. • Disability insurance, Manu is working towards a solution but until then they will continue to mail contracts using the usual methods • Juvenile policies, those below age 18, will continue to be mailed using the usual methods 	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 documents will be sent to Hub on a biweekly basis starting August 1st. Hub will then send them to you for delivery to the client.	Same as always
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	Effective Monday July 27th , SSQ will resume sending to Hub; we will send them to you as we did pre COVID.	Same as always
Sun Life	All Policies	Effective Monday July 27th , Sun will resume sending paper contracts to Hub. In addition to new issues, those policies previously issued and posted in the advisor site as PDF copies will be sent to Hub. We will send all policies to you as we did pre COVID.	Same as always