

**E-DELIVERY OF INFORCE CASES**
**Q What documents are part of the e-Delivery process for inforce cases?**
**A**

**Separate e-Delivery documents will be created for each inforce case (policy number), as follows:**

	<b>PDF Document 1</b>	<b>PDF Document 2</b>
<b>Memo 335</b>	Memo 335	
<b>Old Policy</b>	Endorsement (if applicable) Amended contract pages. (if applicable)	
<b>New Policy</b>	New Contract Endorsement (if applicable) Change Application Medical Information (if applicable)	Illustration (if a signature is required)

**Q Who receives the e-Delivery package?**

**A** • The Policy Owner, Advisor, and MGA will each receive the e-Delivery package.

**Q Does everyone need to sign/accept the package documents?**

**A** • No, the Policy Owner and Advisor will either accept the changes or provide a signature, if needed.  
• MGA's only receive the package for review; there is no action required.

**Q Will the electronic delivery of e-Contracts include conversions and policy changes?**

**A** • Yes, starting February 16<sup>th</sup>, inforce policy changes will be sent via the e-Delivery process.

**Q What password do I use to e-Sign the e-Contract?**

**A** • For Advisors, the advisor code is the password.  
• For Policy Owners, enter their policy number (or date of birth in some circumstances).  
• MGAs/National Accounts should use their MGA or National Account code as a password.

**Q If the application has multiple signers, how do they receive an e-mail for the e-Signature process?**

**A** • All signing/accepting parties of the policy will need to provide a unique e-mail address to receive an e-mail to sign/accept the delivery package.

**Q How long do an Advisor and Policy Owner have to sign the documents?**

- A** • The inforce e-Delivery package will expire 21 days after the package has been sent.

**Q How does the Advisor know that the Policy Owner has signed the required documents?**

- A** • Once all signatures are completed, an e-mail will be sent to advise that the e-signature process has been completed successfully.

**Q Are there reminder e-mails sent out to the Policy Owner and Advisor?**

- A** • Yes, up to five reminder e-mails in total will be sent within the 21-day timeframe.

**Q My client prefers to sign the documents by hand; how can I offer this?**

- A** To do this, the Advisor should follow these steps:
- Download and print the documents.
  - Decline the e-Signing process.
  - Add the reason - that a 'wet' signature is on the way.
  - Send the signed documents via EZ Upload, fax or courier.

**Q Are there any instructions to help me navigate through the signing process?**

- A** • Yes, there is an [e-Contract navigation](#) page located on EquiNet.

**Q Does the MGA/National Account also get a copy of the e-Contract?**

- A** • Yes, the MGA/National Account will receive an e-mail with a link that provides access to review the e-Contract package.

**Q The MGA/National Account e-mail states that review and e-Signatures are required. Where am I supposed to sign?**

- A** • The MGA/National Account is not required to sign the e-Contract package; this wording is duplicated as this is what the Policy Owner and Advisor see. Only Policy Owners and Advisors need to sign.
- There is no signature or consent required from the MGA /National Account.

**Q As the Advisor, I received a package, but there is nowhere for me to sign or accept; what should I do?**

- A** The request was created by the Policy Owner, so the package you received is an FYI so that you are aware of the change. You do not need to accept or sign it.

**Q What browsers are supported for OneSpan?**

- A** • Starting in February 2021, OneSpan will no longer support IE 11, so users will need to use Chrome or Edge.

**Q Do the signed documents get returned to Head Office immediately via an automatic e-mail?**

- A** • Yes, the confirmation e-mail is uploaded immediately to OnBase; the signed documents are uploaded later in the day to OnBase.

**Q If the account is locked, when can I expect an e-mail that it has been unlocked?**

- A** • Same day service will occur if a request is received before 2:00 pm. If a request is received after 2:00 pm, the account will be unlocked the following business day. For escalations outside of those timeframes, please e-mail [EDeliveryInquiries@equitable.ca](mailto:EDeliveryInquiries@equitable.ca).

**Q Can a request be made for an extension?**

- A** • Policy Change will receive and review the request and determine if an extension will be granted. Once decided, the policy delivery package will be updated and resent.

**Q What happens if the Policy Owner or Advisor decline or opt-out of the package?**

- A** • Policy Change team will receive and review the policy.  
• The Policy Change team will review the 'reason for decline' and decide if policy updates and contract reprint is required.  
• If updates are required, the contract will be reprinted, and a new e-Delivery package will be sent out.

**Q Who do I contact to request the package to be re-sent?**

- A** • Contact Customer Service and they will resend the package.

**Q What happens if we do not have the Policy Owner's email address?**

- A** • If we do not receive the Policy Owner's e-mail address, an electronic package will be sent to the Advisor/MGA to be printed and delivered.  
• If there is not an active Advisor/MGA on file, a physical package will be sent to the Policy Owner directly.

**Q Can the documents be downloaded from the eSignature site?**

- A** • Yes, the documents can be downloaded. Please review scenario A and B and follow the outlined process (as applicable)

**Scenario A** - Advisor wishes to do a paper contract delivery - The eDelivery documents need to be downloaded at the beginning of the process. Detailed steps provided below:

1. Advisor uses the eDelivery email to log in and access the eDelivery documents.
2. Click on the document icon to see '**Download all**' documents.
3. Click '**Download all**' to download and print all documents.
4. Meet with the client, walk through the entire policy contract, and deliver it.
5. If there is an illustration that needs to be signed, sign it and EZUpload or mail-in the signed illustration.

**Scenario B** – Advisor wishes to download a copy of the documents after eDelivery completion - At the end of the eDelivery, each user gets an email with the subject "Acknowledgement/E-signatures has been completed". This email includes a download link which is the recommended way for a recipient to download and retain a PDF of the eDelivered and eSigned documents.

**Q What is the signing order for eDelivery?**

- A** • There is no signing order assigned, all applicable parties that have to accept or sign the package will receive the email at the same time.