

TIPS FOR COMPLETING APPLICATIONS

1. Driver's License

- a. Always ask for the Driver's License when starting the application and take a photo.
- b. We are not required to submit with application, but if the Carrier has an identity verification issue, a copy of the drivers license usually fixes the problem.

2. Green Card

- a. If Insured has a Green Card, take a photo of the Green Card.

3. Text Your Manager Before Starting Application

- a. When your client agrees to submitting an application, text your manager before starting the paper application or electronic application. Your manager will provide tips specific to application to ensure it is completed accurately.
- b. If the application is with Foresters, your Manager will let you know if a Questionnaire is required.

4. Insured, Owner, Payor should always be the same person. If this is not the case, then let your manager know before completing the application.

- a. If someone other than the "insured" is going to be the Payor, then the Payor should also be the Owner of the policy. The only time we usually see this is when a spouse pays for the policy from his/her bank account and it is not a shared bank account.

5. Beneficiary

- a. The Beneficiary should be a Spouse, Child or Parent.
- b. Most carriers will not accept Friend, Aunt/Uncle, Niece/Nephew or any other relationship not listed above in item (a).

6. Sign All Pages with a Signature Section

- a. Get all pages signed, even if you do not think you need the form, including the Replacement Forms.

7. Initial Bank Draft

- a. Do not ask "what date do you want the first payment to come out"
- b. We always assume "first bank draft on issue" is ok with client.

8. Form Numbers

- a. Make sure the form numbers at the bottom of the page are clear and visible.

9. Corrections

- a. If you need to make a correction, just put a line through the wrong information. Do not "black it out."
- b. You and the client should initial and date next to correction.
- c. Never use white out.

10. Submitting Applications

- a. Always send paper applications to your Manager first to be scrubbed.
- b. We NEVER send paper applications directly to the Carriers. After approved by your Manager, submit to Equis.
- c. Report your e-applications to Equis as soon as the e-app is 100% complete.