eDelivery

frequently asked questions

How do I request eDelivery?

To request eDelivery on an eApplication, simply answer the electronic delivery question "yes" within SimpleSubmit®. To request eDelivery on a paper application, submit the eConsent form with the application.

What are the eligibility requirements for the eDelivery with DocuSign® process?

- Application submitted via SimpleSubmit or a paper application submitted with the eConsent form number O-2000
- New Business (Policy Change cases are not eligible at this time)
- Classic Term, ADDvantage® Term, and Custom Guarantee® Universal Life policies
- Proposed insured is the owner and payor
- Client provided an email address
- Email address on file for soliciting agent

How will I know a policy was issued using the new eDelivery process?

Once the policy is issued, a requirement titled 'eSignature requested with eDelivery' will be added. This will remain outstanding until the delivery requirements are received. Once all parties have signed, the delivery documents will automatically be transmitted to New Business for review and handling.

What delivery requirements can be signed electronically through the eDelivery process?

- Delivery Receipt
- Electronic Funds Transfer Authorization (EFT)
- Statement of Health
- Amendment
- Surrender Comparison Index Disclosure (for PA only)

Note: You may have policies issued through the eDelivery process that have forms required on delivery that are not on the above list. In those scenarios, those forms will need to be signed and submitted outside of the eDelivery process.

How will the policy documents be sent to me to review and sign?

An email with a link to access the policy and delivery documents will be sent to the email address stored within our agency system via North American's eDelivery with DocuSign process (even if a different email address is submitted on the eApplication). Contact Agency Services if you would like to update your email address.

How will the policy documents be sent to my client to review and sign?

Once you have electronically signed the delivery requirements through North American's eDelivery with DocuSign process, an email will automatically be sent to your client with a link to access the policy packet and sign the delivery requirements.

How can payments be submitted when the mode of payment is not Electronic Funds Transfer (EFT)?

Payments can be submitted via a personal check, cashier's or certified check, or a wire transfer. There will also be an EFT form included in every eDelivery packet that can be utilized to request a one-time draft for the initial premium payment.

What do I do if my client is trying to access their policy and they are getting a message stating 'Unfortunately, we cannot locate your policy documents with the information provided. If you feel you are entering the information correctly, please contact your agent'?

Verify that the information your client is entering matches what is coded in New Business. Contact your Managing General Agency (MGA) for updates or assistance.

Will reminders be sent to my client if the delivery requirements are not signed within a certain amount of time?

We will send a reminder email 7 days and 14 days from when the initial email was sent if the delivery requirements have not yet been signed.

If an eDelivery policy needs to be reissued while in New Business, will it be reissued through the eDelivery process?

Provided the case is still eligible for eDelivery, yes, it will be reissued via the eDelivery process. New emails will be sent to you and your client for the newly issued policy. Reissues that require only partial pages versus a full policy will be mailed via paper and emailed securely to you and your client.

How long will the policy packet be available electronically?

On a case where the delivery requirements have not yet been signed, the policy packet will be available through the link in the email until the close-out date has passed. After the delivery requirements are signed, the policy packet, including the signed delivery requirements, will be available through the link in the initial emails for 45 days.

Will a paper policy be mailed if a case is issued through the eDelivery process?

If eDelivery is requested, the paper policy packet will no longer be mailed. You and your client will be able to view, save, and print the policy packet within the eDelivery process.

If eDelivery was requested, can I change the delivery method to be via paper instead?

Yes, as long as the delivery requirements have not been signed yet. To make this change, contact your MGA.

How do I decline an eDelivery policy as not taken?

You may notify your MGA or decline to sign within DocuSign®.

If the client declines to sign within DocuSign, what will happen next?

New Business will contact your MGA with details as to why your client declined to sign. If your client requested a change that requires a reissue, the normal reissue process will be followed. If the case still qualifies for eDelivery it will be reissued that way. If it does not qualify, it will be re-issued via paper. We will notify you of the full details.

What types of devices can be utilized with the eDelivery process?

Although mobile is supported, for the best experience we recommend using a laptop or desktop computer when reviewing the policy packet and signing delivery requirements.

What software requirements are needed to access an eDelivery policy and electronically sign the delivery requirements?

The following specifications will need to be met to access the policy packet and sign the delivery requirements:

Desktop Support:
- Chrome (latest)
- Firefox (latest, 52 ESR)
- Internet Explorer 11 ("Compatibility View" is not supported)
- Edge (latest)
- Safari 10
- Safari 11

Mobile Support:
- iOS (two most recent minor versions)
  - Safari (latest)
  - Chrome (latest)
  - Firefox (latest)
- Android
  - Chrome (latest)
  - Firefox (latest)
- Windows (8.1 and 10)
  - Internet Explorer 11 (2 most recent minor versions)
  - Edge (latest)

PDF Reader:
- Adobe® Reader®

Is eDelivery secure?

Your login and documents are encrypted and protected by https secure socket layer (SSL) technology. For added security, we recommend that you use anti-virus software, and keep your virus definitions and Internet browser up-to-date per the manufacturer's recommendations.

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