

eDelivery

frequently asked questions

How do I request eDelivery?

To request eDelivery on an eApplication, simply answer the delivery question “I want my policy delivered electronically via email” within SimpleSubmit®. To request eDelivery on a paper application, submit the eConsent form number O-2000 with the application.

What are the eligibility requirements for the eDelivery process?

- Application submitted via SimpleSubmit or a paper application submitted with the eConsent form number O-2000
- New Business cases where the insured, owner, and payor are the same person. (Policy Change cases are not eligible at this time)
- Available on all products
- Email address is on file for the client and the soliciting agent

How will I know a policy was issued using the 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)
- Illustration

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 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 process, a personalized email will automatically be sent to your client. This link will be specific for each client and will take them to a website where they can access the policy packet and sign the delivery requirements.

Managing General Agency (MGA) Steps

At the time the policy is emailed or mailed to the writing agent, we will send the MGA a secure email with a link to access a copy of the policy. This copy will be for the MGA’s records only and should not be used for delivery purposes. Status updates for the eDelivery process will be available on Paperless Pending.

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. An EFT form will also be included in every eDelivery packet as an optional form that can be used to request a one-time draft for the initial premium payment, or to change the mode of payment to EFT.

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. 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 120 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.

If the client declines to sign, 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 reissued via paper and you will be notified of the full details.

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

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)
- Edge (latest)
- Safari 10
- Safari 11

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.



Chrome, Firefox, Edge, Safari, and Adobe Reader are independent third-party companies or products and are not affiliated with North American. Please contact your service provider for technical and instructional guidance. North American is not responsible for technical-related inquiries and troubleshooting.

Life insurance products are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Restrictions and limitations may apply. Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.