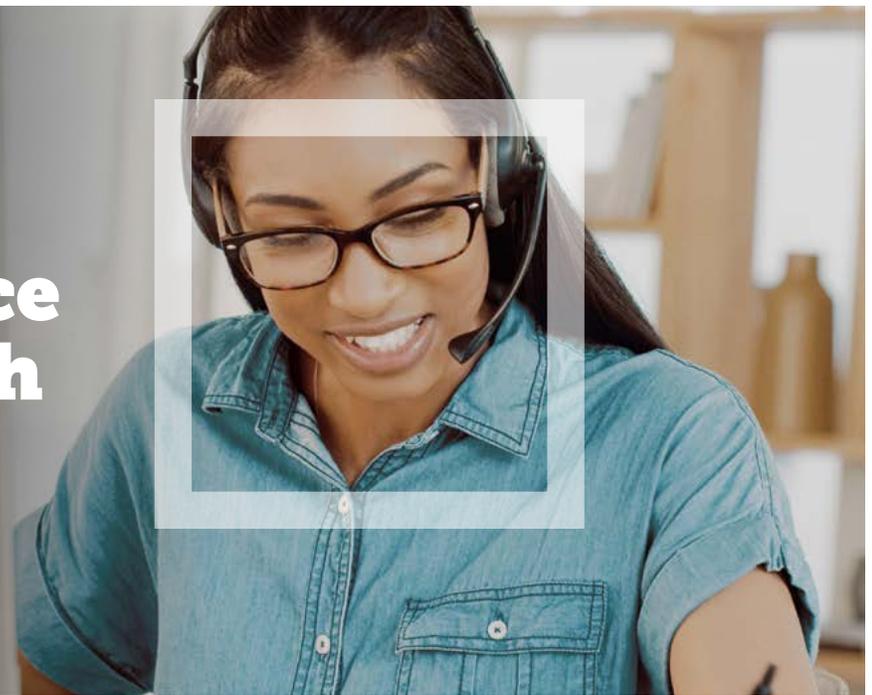


Guide to a successful non face-to-face experience with Foresters



Due to the COVID-19 health crisis, Foresters Financial™ is pleased to offer guidance to a successful non face-to-face experience. We've included advice on each stage of the application process — from alternative methods for submitting delivery requirements to e-delivery of welcome packages.

1. Tips on submitting non face-to-face applications

In Good Order:

- **New:** Additional requirements are required for premiums above \$10,000 in any 12 month period, please refer to our [Non Face-to-Face Guidelines \(504923 US 08/19\)](#).
- **New:** Not allowed if the insured is under the age of 18 (age nearest).
- Validate you are properly licensed to sell in the state where the owner was solicited and intends to sign the application.
- With the application, ensure:
 - **New:** You provide an accurate preferred e-mail for the certificate owner on the application that Foresters should use for e-delivery. If no email is provided, the certificate contract will be automatically mailed to the owner.
 - On the Producer Report, make sure you answer **NO** to the following question: *Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?*

- All required state forms are included for the state where the owner signed the application.
- Replacement forms are included if your client has existing inforce insurance, regardless of it being replaced or not.
- All payment information is clearly provided, accurate and complete.
- All application questions are answered, which includes any required additional details where applicable.
- The Policy Details page coincides with the application information and it's complete.

2. After the initial application is accepted, how should I handle any additional forms or questionnaires that are required by Foresters before issue?

In addition to Foresters regular methods for submitting additional documents, you can now leverage the following on a temporary basis:

- a. Have your client **Print, Sign, Scan or Take a Photo** and then **Fax or Email** the completed document to you. (see note on next page regarding security). If the owner/insured are different, ensure both the owner/insured sign any applicable forms.
- b. If the document requires your signature, **Print, Sign, Scan or Take a Photo**.
- c. Once steps 1 and 2 are completed, **Email** the signed form to Foresters using [SecureDocs](#).

Please note: Documents must be legible and complete with both the “wet ink” signature and form number clearly visible in the photo of the entire document. The full document must be sent to Foresters and not just the signature pages. Remember to keep your email communications secure between you and your client when exchanging documents. Popular email services including [Gmail](#) and [Outlook](#) offer security options.

3. Once a certificate is approved and issued, what should you and your client expect?

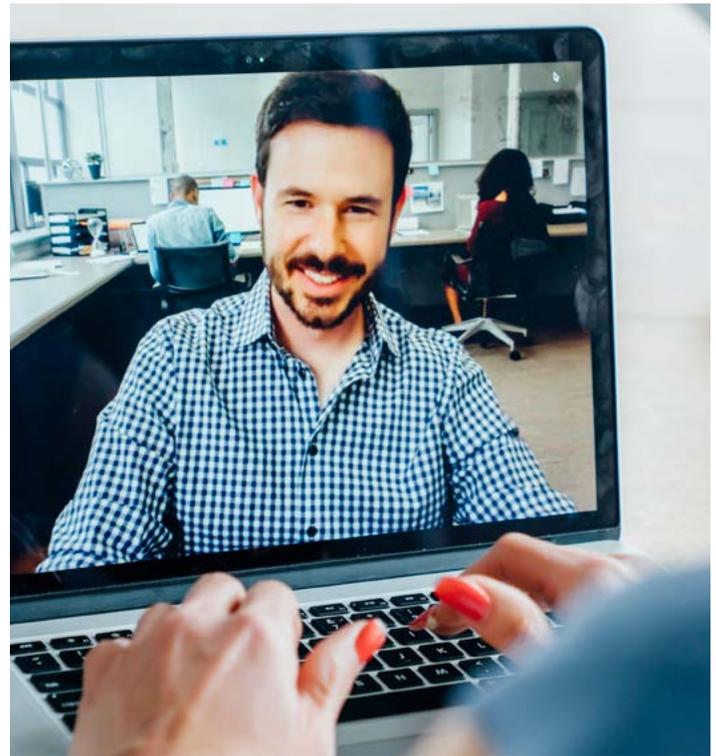
With the introduction of e-delivery on a temporary basis, it will be important to know what to expect from Foresters.

What your client should expect?

- Foresters New Business will send a secure email to the client asking them to consent to e-delivery. The client will need to respond directly to the secure email within three business days. If no response is received within three business days, their certificate will be mailed to them. In the situation where the owner/insured are different, Foresters will automatically mail the certificate and any delivery requirements to the owner.
- If the client confirms consent for e-delivery, their certificate contract, including any delivery requirements, will be provided via secure email directly to the certificate owner.
- If there are delivery requirements, your client should expect a call from you, as their producer, to assist with completing those requirements.

What you should expect?

- Foresters New Business will send you an email notification advising that the member was sent a request asking for their consent to e-delivery of the contract.
- Foresters New Business will send you an email notification advising that the member was sent their certificate contract via secure email. If there are delivery requirements, the e-mail to you will also



include a copy of the Certificate Statement (summary of certificate details) and the applicable documents requiring signature and return to Foresters.

4. How should delivery requirements be handled with your clients?

In addition to Foresters regular methods to return delivery requirements, you can now leverage on a temporary basis one of the following:

- Have the member **Print, Sign, Scan** and then **Email** the delivery requirements back to Foresters by having the member respond directly to Foresters secure email.
- Have the member **Print, Sign, Take a Photo** and then **Email** the delivery requirements back to Foresters by having the member respond directly to Foresters secure email. The photo must be clear, legible and capture the full document in its entirety.