

## Insurability

- Use the following checklist(s) to help you determine if your client is eligible for coverage.
  - [Protecta Adult Plans Insurability Checklist](#) (PC 5016)
  - [Protecta Children's Plans Insurability Checklist](#) (PC 5017)

## Applications

- Complete the [Life Insurance and Critical Illness Insurance Express Application](#) (form 5072) in order to have a **medical service ask your client medical questions**. Submit a client illustration with the **Express application**, as information taken from it is essential to process the application. Request a Tel-Express when underwriting requirements specify a non-medical.

### OR

- Complete the [Life Insurance and Critical Illness Insurance Comprehensive Application](#) (form 5071). This application includes a Medical and Lifestyle Supplement to be completed when underwriting requirements specify a non-medical.
- Space is provided on each application for 2 Proposed Insureds. For more than 2 Proposed Insureds, use additional applications as required.
- Client Identification** - The identity of an individual does not have to be verified when applying for a Protecta Critical Illness Insurance policy. Documentation is required when the owner of a policy is a corporation/company or entity. For details see [Client Identification](#).
- Product Disclosure** - Provide your client with the [Protecta CI Insurance Product Disclosure](#) document (form 6093).

## Client Illustrations

- Obtain an **illustration** from our Wealthcare software or from your sales office. A LifeGuide illustration can be submitted in place of a Wealthcare illustration.
- For the **Express application**, submit the illustration with the application, as information taken from it is essential to process the application. It does not have to be signed by the client.

## First Premium

- You do not have to collect the first premium from the client. Three options are available:
  - Collect a cheque** from the client payable to The Standard Life Assurance Company of Canada or Standard Life Canada for the first premium and submit with application.
  - Attach a specimen** cheque to the application to have the first premium withdrawn on the date of the underwriting decision.
  - COD** - Collect the first premium on delivery of the policy.

## Submitting Documentation

- Forward all application documentation including the client illustration and premium, if collected, to your sales office.

## Outstanding Requirements

- Follow-ups on outstanding requirements such as Attending Physician's Statement (APS report), additional medical evidence, motor vehicle report, more financial information, etc. are handled by the producer/sales office.