

# eDelivery FAQs



## Frequently Asked Questions

- 1. What is Legal & General America's eDelivery platform?** We partnered with DocuSign®, the largest electronic signature company in the world, to bring you our own easy-to-use, no-cost, eDelivery solution. As part of the on-boarding process, you will receive a login to the DocuSign account where you will manage the policies that were eDelivered to your customers.
- 2. Who can sign up for eDelivery?** You must be a general agency with direct access to sign up for eDelivery.
- 3. How does our agency get started?** Visit our eDelivery microsite [www.LGAmerica.com/eDelivery](http://www.LGAmerica.com/eDelivery) and watch a short training video. Once you've completed the training video and feel our edelivery process is right for your agency, complete the eDelivery Registration Form and submit it to your internal wholesaler to get started.
- 4. If our agency opts-in for eDelivery, will every policy be delivered electronically?** For non-AppAssist business our process is flexible allowing you to opt-in at the policy level. On our AppAssist business, once you are setup for eDelivery, our interview specialists will ask the proposed insured, who agrees to voice-sign the application, if he or she would like to receive the policy electronically.
- 5. How soon can eDelivery begin for our agency?** After you've completed the [eDelivery Registration Form](#) and submitted to Legal & General America, your DocuSign account is established and you are ready to begin submitting business using eDelivery.
- 6. What is the login to the DocuSign portal?** The DocuSign account established for your agency is controlled by you. Legal & General America cannot access or manage your account. You will choose your user name (typically you'll establish an email account specifically for this process such as [edelivery@youragency.com](mailto:edelivery@youragency.com)). DocuSign will send an email to this email address to complete the account set up. Your account will be established as a multiple-user account. If a shared login is an agency concern, you can request individual logins for each user in your agency.
- 7. How does the policy get sent to the customer?** We have two methods of eDelivering the policy to the customer.

**Option #1 – The Nonstop Option** emails the policy to the customer at the same time the policy appears in the DocuSign portal for you to access. You will also receive an email letting you know a policy was sent.

**Option #2 – The Layover Option** emails the policy to the general agency to approve or decline before it is emailed on to the customer. This option can be used in conjunction with the Nonstop Option for policies issued other than applied for. Your agency will need to approve or decline the policy within five days following the date of issue. If you do not take action, the policy will be eDelivered to the customer for electronic signature.

- 8. How will Legal & General America know that a policy should be considered for eDelivery?** For AppAssist, all proposed insureds will be asked to opt-in if they've elected to sign their applications with voice signature. For non-AppAssist, if the completed eDelivery Authorization ([LU1321](#) or [LU1321WP](#)) form is included with the submitted application, it will be designated as eligible for eDelivery.
- 9. How is the final determination made on whether a policy is issued electronically or on paper?** If a policy reaches the point of issue with the designation of eDelivery eligible, it will be electronically delivered if it meets the following conditions:
  - We have an email address on file for the insured.
  - The policy has not been designated for special handling.
  - The insured is also the owner and payor on the policy.
  - There are no open delivery requirements other than Initial Premium Payment, Amendment, PAC Form, Good Health Statement, or Delivery Receipt.

One goal of the eDelivery process is to obtain all outstanding delivery requirements, including initial premium, in order to place the case in force the first time. As a result, all policies with outstanding initial premiums will include an eDelivery Payment Choices form that allows the customer to determine their payment method and mode without the need for a reissued policy. Should the customer choose to pay by credit card, the transaction will be handled real-time through an integrated PayPal® interface.

- 10. What management options will our agency have on a policy that has been electronically transmitted?**
- View the contents of the policy.
  - Print the contents of the policy.
  - Save the contents of the policy (PDF).
  - Re-send the notification email to the customer.
  - Change the email address used for the customer.
  - View or modify the access code the customer will use to view/sign the electronic documents.
  - Void the policy. This function allows you to cancel the current electronic package and send a message back to Legal & General America explaining the reason (re-issue needed, customer wants paper, etc.). Legal & General America has automated workflow in place to detect that a policy has been voided. The appropriate person is tasked to determine the next steps based on the reason you provided.
  - Add a note for the signer. This text will be visible to the signer when he or she views the policy.
- 11. How will our agency access its electronic policies out for delivery?** Login to the DocuSign portal at [www.DocuSign.net](http://www.DocuSign.net) or access an individual policy by opening the link in the email notification sent to the address you designated for this process.
- 12. If an eDelivery policy needs to be reissued will it be reissued electronically?** Provided it still meets the requirements at time of issue listed above it will be delivered electronically at reissue as well.
- 13. Some reissues will result in another policy. What reissues will not result in a new policy sent?**
- Address change.
  - Payor updates if the Payor section has been updated.
  - Beneficiary updates if correct on application.
  - Mode changes.
- 14. If a policy is active at issue or a reissue results in activation, will the policy still be sent electronically?** Active policies will still be delivered electronically and will need to be signed through the DocuSign process.
- 15. Can there be more than one active electronic delivery on the same policy at the same time?** This should not happen. Legal & General America has implemented automated checks to ensure that if a new policy goes out, any existing policies are voided.
- 16. What happens if the customer never opens the policy?** The link to the policy will be disabled by Legal & General America 21 days after the policy was issued. If the client wishes to complete eDelivery process after the 21 days and prior to the close-out or NTO date, please notify Banner or William Penn Reissue and they will send the policy again.
- 17. Does our agency need to monitor email in order to manage electronic deliveries?** No, notification email will be sent to the address associated with your agency's DocuSign account, but policies can be found or managed by logging in to the DocuSign website portal. The portal features search and filter options to locate policies. The subject line on Legal & General America electronic deliveries includes the policy number and insured name, so it should be easy to locate a specific policy.
- 18. If a policy is designated for eDelivery when set up, how can our agency request that it be delivered on paper instead?** The eDelivery designation can be removed from the policy at any point prior to it being issued. In order to do so, email your Underwriting Team. If the policy has already been eDelivered, a request to send on paper can be made by voiding the request within the DocuSign portal and including instructions to deliver on paper.
- 19. Can our agency view documents that have been completed by the customer?** Yes, once the customer has added a electronic signature. When you view the policy, you'll see the signature and any data values provided on the delivery requirement pages, except for bank account and credit card information. This information will appear masked through the DocuSign portal.
- 20. If the insured "declines" to sign, what will happen next?** Our system will detect the decline and task our Issue Department to evaluate the reason for the decline (text entered by insured). If it's a request to send a paper policy, or an error like a misspelled name, mistyped DOB, etc., we will make this change and resend the policy. The customer will then receive a new electronic delivery provided the policy still meets all criteria to be eligible. If it's a more complicated situation, we might contact the agency to help get the issue resolved. Depending on the resolution, underwriting notes might be added to the policy.
- 21. Will the site allow for partial delivery requirement signing?** Each eDelivered policy has certain minimum requirements as far as what needs to be filled out for it be considered "complete". A customer might complete half the process and finish the rest later, but none of the documents would come back to Legal & General America for processing until all have been completed.
- 22. What will I see on Legal & General America's website and through my agency downloads that indicate a policy was electronically delivered?** The Policy Mail Date requirement will contain the comment "E-Policy Sent". Underwriting Notes will read "Policy Electronically Transmitted".