

EMPIRE LIFE INFORMATION CIRCULAR

DATE: March 11, 2013

Nº. 2013-09

CATEGORY : **INSURANCE**

TO : Managing General Agents, Associate General Agents, Brokers,
General Agents, Independent Financial Advisors and National Accounts

SUBJECT : **Procedure for dealing with existing clients that have relocated**

The sale of Empire Life insurance products is done on a face-to-face basis with the client. While we do not currently accept non-face-to-face sales, we are looking into the option of accepting them in the future.

If you have an existing client who has moved far enough away that it is no longer feasible to meet them in person, we have an approved process for over-the-phone sales. This process was created solely to help you sell to an existing client.

Requirements

- Products may only be sold to your existing clients
- You must be licensed in the province where the client is located at the time of signing the application
- You must ask all questions
- Term products are the only products that can be sold over the phone
- Sales are limited to amounts of life insurance up to and including \$1,000,000
- Initial premium must be collected on delivery
- No temporary insurance agreement will be in effect
- Signed delivery receipt must be returned to Empire Life
- The agent report must be amended to state that the application was written on a non-face-to-face basis

A paramedical nurse must see the client and witness the application signature. You must cover any paramedical fees that are incurred outside of our published age and amount evidence guide.

Reference **Caroline Keyes**, Director and Chief Underwriter, Underwriting, Retail Operations