

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** June 19, 2013

**N° 2013-15**

**CATEGORY:** **INSURANCE**

**TO:** Managing General Agents, Associate General Agents, Advisors,  
General Agents and National Accounts

**SUBJECT:** **Revised Life Applications**

We have updated our **Life and Health Insurance Application (D-0082)** and **Single Life Term Insurance Application (D-0024)**. The updated applications now have a version date of 05/13.

**Update highlights** Here are a few highlights from this update:

- Added Hybrid Solution 100 to the product pages.
- Added e-cigarettes to the smoker definition.
- **Health Information section** - expanded the alcohol question to allow for more specific information on amount and type of alcohol consumed.
- **Personal Information section** – added the following to the **Status** question:
  - Are you a Canadian resident for Canadian income tax purposes?
- **Advisor's Report** – we added a few new questions to this section to help expedite processing:
  - To the **Information of Purchase** question, we added the question "Does this case meet the large case rule? Have you received Head Office approval?"
  - Added a **new section** entitled **Disclosure Information**, which includes the following two questions:
    - "Do you know of any information not disclosed in this application that could impact the insurability of a Life Insured?"
    - "Did you meet with the proposed Owner/Insured(s) in person? If not, Head Office approval is required and evidence of the approval must accompany this application."
  - Added a **new section** entitled **Issue Instructions** to allow the Advisor to specify the policy numbers of "linked" or related policies that are to be issued together.

**Ordering stock** The updated applications are now in stock, however we will continue to ship existing stock until depleted. It is not necessary to order new stock; please continue to use your existing stock until depleted as well. The updated applications can be also downloaded from the [Printable Applications](#) section of our Advisor website.

**Reference** **Sheila Kingston**, Director, Insurance Operations

