Financial Group

INSURANCE | Contract Delivery

With the current situation relating to COVID-19, we had to put contract printing, delivery and amendments on temporary halt and implement special procedures until the situation goes back to normal.

N.B.: This new procedure for contract delivery is due to start during the week of March 30, 2020.

Details of the new procedure

Confirmation of contract issue, with or without amendment, will be emailed directly to clients, agents and agencies. More specifically, a personalized letter stating the contract number and signed by Renée Laflamme will be sent.

Contracts issued on March 23 and until these special circumstances are over

- **Standard contracts with NO amendments to sign**

  Coverage takes effect on the issue date and premium payment to be drawn a few days later. The client receives a confirmation email shortly after.

- **Contracts with amendments that REQUIRE a signature**

  Since the client must first accept the modification to the contract, underwriters will make an offer and explain the modification via Extranet*. The sales representative must reply confirming client's approval to bring the coverage into effect and proceed to premium withdrawals. A confirmation email will be sent to the client once this step is completed with a copy to the agent and the agency.

Good tip: *To be efficient, we strongly encourage representatives to keep an eye on their underwriting correspondence on Extranet* and respond quickly to requests for additional information or modification offers from underwriters.*

Contracts issued before March 23

ALL contracts issued before March 23, and have not yet been delivered, the same email confirmation will be sent to the client in the coming few weeks.

We are all invested in you.

Note: *Contracts issued since March 23, 2020, will be printed and sent to the agency once the situation goes back to normal.*

* Vision-R for applications through Assure&go

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