



Standard Life and Accident Insurance Company

Life Application by Phone Procedures

Standard Life and Accident is making the Life sales process even easier. Since gas prices and postage continue to rise, we want to help your bottom line and have eliminated the need for you to visit the client or even mail an application for signature. Now you can make the sale over the phone* and leave the rest to us!

Once the sale is made:

1. With the Applicant on the line, the Agent calls toll free 866.861.7304 - Monday - Friday 8:00 a.m. - 4:30 p.m. CST.
 - a. **Please be sure the Applicant has readily available:**
 - Names of prescriptions and diagnoses
 - Doctors' names, addresses and phone numbers along with dates of last consultations
 - Beneficiary names, dates of birth and social security numbers
 - Checkbook
 - b. A licensed Customer Service Representative (CSR) collects the following information:
 - Agent name
 - Agent phone number
 - Agent Personal Code number
 - Customer name
 - Face amount
 - Underwriting class and premium quoted
2. The Agent can either remain on the line** while the CSR completes the application process with the Applicant or the CSR can call the Agent back once the application process is completed.

Remember that the CSR will not be calculating rates. If you have questions about rates, contact the Marketing Department at 888.290.1085 prior to the call.

3. The CSR will complete the application with the Applicant and obtain a voice signature.
4. If the Owner is someone other than the Insured they must be present at the time of the call and provide a voice signature.
5. The CSR will thank the Applicant and advise that their application will be referred to our Underwriting Department for review. The Applicant's participation is now complete and their portion of the call is ended.
6. At this point, if the Agent has remained on the line**, the CSR will continue the process with the Agent, or call the Agent back to resume the process.
7. Once the Agent's section has been completed, the CSR will obtain the Agent's voice signature.

Additional information:

1. If a replacement is involved, the application cannot be submitted by phone.
2. We must have the Applicant's social security number.
3. All premium modes, except monthly direct, are available. For bank draft, the bank draft information will be collected verbally and the initial premium will be drafted on the effective date of the policy. If a specific effective date is requested, subsequent drafts will occur on that date.

If direct bill is requested, the initial premium must be collected by bank draft and subsequent premiums will be direct billed. Be sure to indicate to the CSR taking the application that only the initial premium is to be drafted. Monthly direct bill is not available for phone application.

4. It is the Agent's responsibility to arrange any required insurance physical with an approved vendor.

*See list of approved states.

**Agent must remain on the call for Florida residents.

For use by authorized agents only. Not for public use.