

# The Application Process



## Step 1 – Application Submitted to Head Office

Once a completed application has been signed, you have up to **14 days** to submit it to Canada Protection Plan. We offer three convenient ways to submit an application:

- Electronically through eAccess
- Electronically through the Advisor Assist Program (AAP)
- Paper via ICS mail, email, fax or SFTP site



## Step 2 – In Good Order and MIB Checks

The New Business team reviews the application to make sure it is in good order, conducts a Medical Information Bureau (MIB) check and generates a policy number.

You can view the status of the application on WealthServ.

We aim to process every application within **24-48 hours** of receipt.\*



## Step 3 – Referral to Underwriter, if necessary

Our goal is to provide suitable and affordable coverage for all your clients, regardless of their health conditions. Some cases may require review by an Underwriter, who may request additional information or clarification to confirm product suitability.

Preferred and Preferred Elite plans are subject to age and amount requirements. These, along with a list of approved paramedical companies, can be found in our A-Z Life Insurance Underwriting Guide.\*\*



## Step 4 – Verification

As part of our speedy application process, we randomly select some insurance applications for verification.

If you receive a notification email, simply let the Proposed Insured know they will receive a follow-up call from us to clarify some answers on the application. We make up to three attempts to reach the Proposed Insured within 72 hours of receiving the application.

By verifying information we receive from your clients today, we're helping ensure a smooth, hassle-free claims process for them tomorrow.

### DID YOU KNOW?

For an added layer of protection, you can ask the Underwriting department to conduct a verification call on specific applications. All calls are logged to protect you and your client.

Good quality business means your compensation stays up and premiums stay down.

\*Due to the COVID-19 pandemic, policy issue may take longer than usual.

\*\* Due to the COVID-19 pandemic, many paramedical companies have paused their services or limited the number of paramedicals they conduct as they comply with COVID-19 related health and safety measures. Clients who are applying for Preferred and Preferred Elite plans may experience delays as a result.



## Step 5 - Policy issue and delivery

### ePolicy Delivery

We offer e-policy delivery for all our insurance plans written via eAccess! The process is fully private and secure, and no delivery receipt is needed. Plus, it can save you time and money.

Once your client's policy has been approved, they will receive an email to inform them their policy is ready for download. If your client does not accept their policy, we will send reminders to them and to you, so you can follow up to make sure they accept the policy and get covered. After 20 days, the policy will be considered "Not Taken." Similarly, you will receive email notifications when your client's e-policy is sent.

### Paper Policy Delivery

Your office will receive the policy within one week. You can get a copy of the application and policy on WealthServ, using Login PIN 2416.

### Avoid NIGO (Not in Good Order)

These are the most common reasons your application might be delayed:

#### Paper Applications

- Application is post-dated
- Eligibility questions not answered
- Section E/F not completed when applying for Preferred/Preferred Elite
- Banking information is missing
- PAD authorization form or signature page not signed
- Advisor not contracted with Canada Protection Plan
- Broker licence/E&O expired
- Product has not been confirmed

#### E-Applications

- Broker license/E&O expired
- Banking (payor) info missing
- Replacement Disclosure Forms missing
- No valid Govt. ID
- Confirmation required of Insured's Name (nickname vs. legal name)
- Date of Birth doesn't match ID
- Retention
- Conservation
- Three company questions (owner/payor is a company)

### WE'RE HERE TO HELP

If you have any questions about conducting business with Canada Protection Plan, email one of our friendly and knowledgeable teams from the list below or call **1-877-796-9090**.

**[newbusiness@cpp.ca](mailto:newbusiness@cpp.ca)**

**[sales@cpp.ca](mailto:sales@cpp.ca)**

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