Insurance

RBC Insurance eApplication
Questions and Answers

Please click on the question below for the response.

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What products are available on the RBC Insurance eApplication?

The current version of the RBC Insurance® eApplication includes Term 10, Term 20 and RBC *Your*Term™ personal and business products.

When will additional products be available through the eApplication?

Additional RBC Insurance products and functionality will be added to the eApplication in a staggered approach.

What optional coverage / riders are currently available through the eApplication?

Phase 1 of our launch includes the following:

- Total disability waiver of premium
- Accidental death benefit rider
- Single term rider

What options will be available later?

The following will be available in a later phase:

- Joint life
- Child term rider
- Multiple term riders
- 3rd party term rider
- Payor waiver
- Corporate/Trust beneficiary designation

How do I access the eApplication?

To access the RBC Insurance eApplication, you'll need to sign in through the Business Intelligence Centre (BIC) with your assigned life code.

What if I don't have a BIC code?

To request secure access to BIC and therefore to the eApplication, please complete the New User Request Form.

What if I have more than one BIC code?

You must use your BIC life code to login to access the eApplication.

What browser capability can be used to access the eApplication?

You can access the eApplication on the following browsers on your laptop or iPad:

- Chrome 43 and above
- Firefox 35 and above
- Safari

Note: Internet Explorer 11 ***will be available*** *in a future release.*

What is the purpose of each tab on the eApplication home page?

1. The "work in progress" tab will show you applications that you have saved but have not yet submitted. This will allow you to continue with the applications you currently have in progress.

2. The "re-submit" tab will provide you with a list of your applications that were completed however, submission was unsuccessful. You will have to re-submit the applications listed on this screen by clicking on the re-submit button.

3. The “submitted” tab will display all applications that have been submitted.

Will I still have to submit paper?

The short answer is no. There are two instances where additional documents will be required if applicable.

1. If the application is a replacement, we will require you to complete and upload the signed replacement form.
2. If an aviation questionnaire is required, you can upload the completed form to the eApplication.

Please note that a paper application will still be required for all ineligible applications and for instances when the system is down.

How do I upload a document in the eApplication?

To upload a document, please follow the steps below:

1. Scan or take a picture of the completed form
2. Select browse and select the file you would like to attach in the eApplication

How do I print a copy of the completed application for my client?

Under the “submitted” tab on the home page, you’ll see an icon next to the selected application with the arrow pointing down that will allow you to download and/or print the PDF form of the application or the Rep Report. You can also email your client a copy.

How does my client sign the application electronically?

Once the agreement is on the screen, you’ll need to pass the control to your client who will use the mouse to sign in the assigned box. Although the signature may look different, it is an acceptable signature and legally binding.

If using an iPad, your client can use their finger or stylus to sign.

For a visual of how this works, take a look at the how-to video on e-Signatures.

Where are the client signature points within the eApplication?

There are 4 parts within the eApplication where a client signature is required.

1. Statement of Understanding (SOU) section – if your client is unable to understand English or French, they must sign the SOU before moving forward
2. Pre-Authorized Chequing (PAC) – the client must sign
3. eApplicaton Agreement section requires a client signature
4. Authorization Agreement must be signed to agree to the collection of information

Where does the advisor sign?

The advisor’s signature is required on the last page under the Representative Report.

Are there any hard stops where I could be kicked out of the tool and unable to complete the application?

Yes, if your client is not a Canadian citizen, Permanent Resident or other qualified resident status, you will not be able to proceed with the application.

How do I save and continue completion of an application at a later date?

The eApplication automatically saves each screen as you click continue, therefore, a save icon is not required.

If I don't finish an application, can I come back into the tool and start where I left off?

Because the tool automatically saves each screen as you click continue, you are able to log out and log back in to complete the application. During the pilot phase, you will need to log back in and click through the pages until you reach the spot where you left off.

We anticipate that in a future release, the enhanced version of the tool will bring you back to where you left off when you logged out vs. clicking through each screen.

Important note: You are able to come back and complete the application at a later time but a new client signature will be required because legally the client must be present while completing the application to ensure all information that he /she has signed is correct and not altered after they leave the office.

How do I request medical tests for my client?

Your current process for ordering medical tests for your client is the same as it is today.

What payment options are available?

Your client will be able to pay monthly through PAC or annually through direct billing.
Credit card is not currently an option.

What if I have technical difficulties while in the middle of an application?

If while inputting an application, you experience a system outage, you can simply refresh your browser and the page will ask if you want to restart the last saved application. Select "yes" and the application that was just lost will resume up until the page where the technical difficulty error occurred. You will need to click "next" until you reach the spot where you left off and only the page where the message occurred will need to be input again.

What discounts are available?

The following discounts are available:

- Colleagues as Clients (CAC)
- Multi-product Savings (MPS)

The premium provided will include the discount chosen.

What if I need help?

Your local RBC Insurance regional office staff is available to assist with eApp inquiries as they do with all product and service inquiries today. Contact your local regional office at 1-866-235-4332.

The alcohol questionnaire asks how many my client has had under wine – is it asking for bottles or glasses?

We are looking for the amount of wine your client drinks and the more specific you are the better. For example if your client reports they have 2 drinks, it would be great if you could relay that in ounces as the size of the glass could make a big difference.

Is there an 'offline' version of the eApp?
An internet connection is required to use the tool.

Do I have to be with my client to use the eApp?
Yes, the current version of our eApp requires you to be face-to-face with your client. A non-face-to-face version is on our list for future enhancements.