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March 12, 2020

**NEWSFlash**

Connecting you with Sun Life solutions to help you grow your business.

COVID-19: Making it easier to process Non face-to-face insurance business

As the situation related to COVID-19 continues to evolve, we have adjusted our insurance application procedures to make it easier to process non face-to-face business. The health and safety of our Clients, advisors and employees is our top priority and we continue to closely monitor developments. At Sun Life, we have not changed our underwriting policies for those individuals who may have contracted COVID-19. We are treating COVID-19 the same way we would treat risk assessments for any other viral infection, and while there are no changes to our underwriting guidelines, there are some precautions in place.

We recognize that during times of uncertainty it is particularly important for many Clients to re-visit their financial plans and to consider protection solutions. We also know that some of our Clients, and you, may become increasingly uncomfortable with face-to-face meetings. To help minimize the risk of exposure, we have temporarily amended our processes and the non face-to-face options in the chart below are available starting today. These will remain in place until further notice. We will continue to look for opportunities to help make it easier to do business with Clients remotely.

Key points to consider as you place business:

- Include the following reference in the 'Special Instructions' section: "This application was completed using the temporary non face-to-face process"
- Complete any additional forms that are required as they apply to each product.
- In the event that your Client does not have access to a printer, please use the paper application by mail process.

Term and Critical Illness	Universal Life and Permanent	
Existing and New Clients	Existing Clients	New Clients
<ol style="list-style-type: none"> 1. Send the application to your Client via fax, mail, or email a PDF copy and ensure they have a printed copy available for your discussion 2. Use video chat (e.g. Zoom, Skype, FaceTime) to review and complete an application with your Client and verify their email address 3. Your Client can sign the application and fax, mail or scan it back to you 	<ol style="list-style-type: none"> 1. Verify previously collected Verification of Identity (VOI) and Anti-money Laundering (AML) information* 2. Send the application to your Client via fax, mail, or email a PDF copy and ensure they have a printed copy available for your discussion 3. Use video chat (e.g. Zoom, Skype, FaceTime) to review and complete an application with your Client and verify their email address 	<ol style="list-style-type: none"> 1. Use video chat (e.g. Zoom, Skype, FaceTime) to review and complete an application with the Client and verify their email address 2. Be sure to visually confirm the VOI while using a video chat tool with the Client 3. Send your Client the non face-to-face verification of identity form (E4355) 4. The Client takes the E4355 form to an agent/mandatory for completion then returns to you via fax or email a PDF copy

4. As in place today, the tele-interview is required and recorded	4. Your Client can sign the application and fax, mail or scan it back to you 5. As in place today, the tele-interview is required and recorded	5. Your Client can sign the signature page and scan or fax it back to you 6. As in place today, the tele-interview is required and recorded
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*Note: For existing Clients, where you are selling a UL or Perm product we will accept current VOI and AML information on file that was collected within the last 24 months. You will need to confirm that the information is still accurate. In the event this information is inaccurate or over 24 months old, we require you to collect new VOI and AML information by using the non face-to-face verification of identify form E4355 (see steps 3-4 under New Clients).

If you have questions about these temporary changes, please contact Oliver Salvati at oliver.salvati@sunlife.com.

Important notice: Cancellation of upcoming PD Summit & MA Forum

After monitoring and assessing the evolving global COVID-19 situation, we've made the difficult decision to cancel PD Summit and MA Forum.

The safety of our guests and employees is a top priority for us. Our cancellation is part of a carefully considered restriction on business travel and hosting large events at this time. Trusted global agencies and governments are also urging caution with respect to travel.

We are investigating alternatives to share some of the exciting material with you and will keep you informed as we know more.

COVID-19: Dynacare and ExamOne: Update precautionary measures

Dynacare and ExamOne have implemented precautionary measures to protect their examiners and our Clients against the spread of the COVID-19. When scheduling an appointment for a Client's medical requirements, examiners will ask the following questions:

1. Have you recently travelled outside of Canada?
2. Are you experiencing or have you sought treatment for any symptoms related to COVID-19 such as a respiratory illness, sore throat, fever, cough, headache?
3. Have you been in close contact with a person who is under investigation for COVID-19?

If a Client meets any of these criteria, the examiner will use their discretion about scheduling an appointment or may choose to delay for two weeks.

Sun Life will notify the advisor if our vendor cannot complete the medicals at this time. Our vendors will note the delay in the order status that is available on the vendor sites.

Thank you for your continued partnership with Sun Life. We are operating out of an abundance of caution and the utmost dedication to keeping our employees, advisors, Clients and communities healthy.

Contact: SPMT@sunlife.com

Life's brighter under the sun

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