communities make us

Individual insurance

Client guide

Electronic application for a non-face-to-face sale

Guidelines for a non-face-to-face sale

The following guidelines must be met for a non-face-to-face sale to take place:

- The policyowner must be the payer.
- The policyowner must be insured by the policy.
- The maximum life insurance amount is $5 million per insured and $250,000 per insured for critical illness insurance.
- All insureds must confirm their identity by using an application such as Skype, FaceTime, etc.

If any of the above guidelines cannot be met, you must fill out an insurance application in person.

How it works

A non-face-to-face meeting is like any other regular meeting, except that it is done over the phone or via teleconference. Basically, you now won't have to meet with the advisor in person to take out life or critical illness insurance.

Remote access

Your financial security advisor will send you a secure link and access code that you can use to complete an application using your laptop or smart device.

Identification

Be sure to have a valid photo ID with you (driver's licence, passport) to confirm your identity.

Approval of information

An electronic application has several sections. Every time a section is completed, a summary is displayed on your screen. You must approve the information entered by your advisor to move to the next section.

You will have to use your e-signature to give your final approval.

Confirmation and analysis

A confirmation email will be sent to you with important information on your application as well as all legal requirements.

Your application will be immediately processed.

You will receive a call from Dynacare asking you to complete our medical questionnaire.

If your application is approved, your insurance policy will be issued and will be delivered by your advisor.

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