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Life



## Important Announcement

### Updates to help keep your business moving forward

As we continue to monitor the COVID-19 situation in our country, we want to ensure we're providing you the flexibility and resources you need to continue to run your business and protect clients. Additionally, we appreciate your patience as we worked through our business continuity plans last week. Thank you for continuing to choose North American.

#### Flexibility on submitted business

We are changing how we will handle pending applications in order to account for paramedical vendors who may not be in operation in certain areas. The following changes are effective immediately, including cases that have already been submitted.

- We will extend the time that a case can stay pending while we wait for underwriting requirements from 60 days to 120 days.
- We will extend our deadline for receiving premiums (after the policy has been issued) from 30 days to 45 days.

We hope these measures help you to continue to run your business and provide flexibility for you and your agents. We are also exploring other options to address the paramed closures. We will share information as soon as we can on this.



#### Key reminders about digital selling

We have great resources to keep your business moving and help your agents remain compliant when they can't be face-to-face with clients.

- [Digital Selling Resources](#)
- [Compliance Considerations](#)

### **Electronic copy of policies**

Effective immediately, upon request, we will provide a PDF copy of the life insurance policy. You can make this request through your new business contact. Keep in mind, this is not a replacement for the printed version of the policy, but a quick way to get a copy of the policy in the hands of clients.

### **Underwriting vendor updates**

Our vendors have provided us with the current state of their operations and status of their business continuity plans. It is important to note that our vendors are complying with all state, county, and local government directives.

### **Paramedical exam process updates**

When scheduling appointments to complete paramedical exams, our vendors will now ask the applicant about signs of fever or respiratory distress, recent travel, and close contact with others who have these symptoms or have recently traveled. The answers to these questions will determine the timing of the paramedical appointment. The examiner will also confirm the same information about themselves.

### **Lab processing**

Our lab companies are operational, have business continuity plans, and do not expect any impacts in processing time.

### **Medical records providers**

Our medical records providers have also confirmed that they are operational, have business continuity plans, and have stated that there may be some delays in receiving medical records from certain medical facilities.

### **Reminder about Temporary Insurance Agreements**

Nothing is changing with our Temporary Insurance Agreement measures, but we want to remind you of the process:

TIA is valid for a 90 day maximum. The TIA guidelines will remain the same and will terminate automatically on the earliest of:

- 90 days from the date the application was signed;
- The date that insurance takes effect; under the insurance contracts as applied for in the application
- The date an insurance contract other than as applied for in the application is offered to the proposed owner;
- The date the company mails notice of termination of coverage and refunds the advance premium payment to the proposed owner at the address shown in the application.

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