

# Checklist

## Managing the Submission Process

### application completion prior to submission

#### Purpose



Advisers need to provide some information to their staff when handing over a new business application for submission to an insurer. This ensures that the administrator has all the details necessary to check the form/s and also inform the insurer of issues which will assist with the underwriting process.

#### Use of checklist



Complete this checklist for every new business case... and your staff can then use the form to check the application prior to sending off. This form can then be filed with your copy of the application, as a record of those actions.

#### Checklist



**Application for:** (client name) .....

Completion date: .....

Attached are:

- Application(s) for <insurer/product> .....
- Cheque/s for \$ .....
- Premium quotation/s
- Financial evidence: details .....
- Other evidence (e.g. recent HIV test result)

**To do:**

- Organise blood tests / medical exam / ECG / Exercise ECG: via Lifescreen or other .....
- Other

**Notes:**.....

**Adviser Name:**.....

Date: .....

See next page for application completion checklist

# Checklist

## Managing the Submission Process

### application completion prior to submission, continued

**For Application Completion Check by staff:**

- If no cheque attached, has debit/credit card or periodical bank debit authority been completed fully?
- Signatures – all provided where required with dates on all? Where policyowner is different, check that they have signed also.
  - GPS;
  - Application declaration;
  - Medical authority;
  - Credit card or periodical debit authority;
  - Super application;
  - Beneficiary nomination;
  - Pastime exclusion;
  - Blood/other test consent
- Adviser's report and signature
- All product details:
  - Product type(s) (check AV or Indemnity for IP)
  - Sums insured
  - Ancillary benefits/options
  - Waiting and benefit periods
  - TPD definition type
  - Stepped or level premium
  - Premium frequency
- Medical authority – one for each practitioner required
- Personal statement:
  - All necessary questions identified
  - Required answers given
  - Full details for every 'Yes' answer
  - All unnecessary questions crossed through
  - Questionnaire/s completed where required

Notes: .....

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Checked by: .....

Date: .....