



Voice Authorization

The proposed insured has the opportunity to provide a verbal authorization to obtain insurance coverage using the non-seen sales approach. There is no longer a need to fax, email or mail an application to the proposed insured to obtain a wet signature for a non-seen sale (agent not physically at the same location). The authorization can now be given verbally.

The following is an outline of the non-seen process:

Agent contacts proposed insured via telephone, pre-qualifies proposed insured asking health questions on application.

Note: The maximum face amount for non-seen sales is \$15,000. The agent must be licensed in the state in which the proposed insured resides and the application for the resident state must be used. Example: Agent in PA calls client in SD; agent must be licensed in SD and the SD application used.

1. After completing the application the agent contacts Elite Sales Processing (ESP) to conduct a personal health interview. 888-842-2266

2. ESP representative will confirm verbal authorization and mail required disclosure forms to the

proposed insured with a postage-paid return envelope.

3. Agent signs application, notes voice authorization of proposed insured in all instances where a signature is required, including time & date and sends fully completed application to American Memorial Life. Applications can be faxed to AML at (605) 719-0610 or email at: rap-fmo.new.issue.fax@assurant.com.

Example: Jane Customer, Voice Authorized 1-1-15 at 1:00 p.m.

4. If the owner of the policy is different from the insured, the application will need to be physically signed by the owner.