For adviser use only. Not to be shown to retail customers.

FORTIS

How to apply for cover online

We've designed this guide to help you complete an online application for your client.

1. Logging in

First of all, log in to our system by entering your username and password or your existing unipass login.

2. Searching for existing quotes

search

Once you've logged in, you will see the Search screen. You can use this screen to search all your quotes and pending applications. Enter information in the search fields, and click 'Search'. You can search using your client's personal details or information about their quote.

3. Creating a new quote

quote & apply

To create a new quote, click on 'quote & apply' on the menu at the top of the screen. This will bring up a blank quote for you to fill in.

If you are applying through an external portal

You won't need to re-enter your client's details if you're applying through an external portal. You will enter our online application at the 'quote summary' screen (see step 3.5). From this screen, you can go on to apply for cover for your client.

3.1 Adding your client's details to a quote

Who is this quote for?

Under 'Who is this quote for?' on the top left hand side of the screen, enter your client's details. If you type in the first four letters of your client's occuption in the 'occupation' field, you can use the 'lookup' tool to see a list of appropriate job titles.

Once you've entered all your client's details, click 'save'.

add a person

If you want to add an additional life to a quote, click on 'add a person'.

3.2 Choosing cover for your client

Cover available

Under 'cover available' on the bottom left hand side of the screen, you will find a list of the different types of cover we offer. Click on '+ add' to add a cover.

Under 'cover applied for', enter the details of the cover your client needs. When you have done this, you can click 'calculate' to see the resulting premium and commission. To adjust the level of commission you require, click 'adjust commission'.

To save what you have done and add details of the cover to the quote, click 'add to quote'. You can repeat this process for each of the types of cover you want to include in your client's application.

3.3 Adding a reference number to the quote

Your quote details

Under 'your quote details', on the right hand side of the screen, you will see our 'Fortis quote reference'. We will use this reference number throughout the application. You can also add your own internal reference number, by clicking 'edit'.

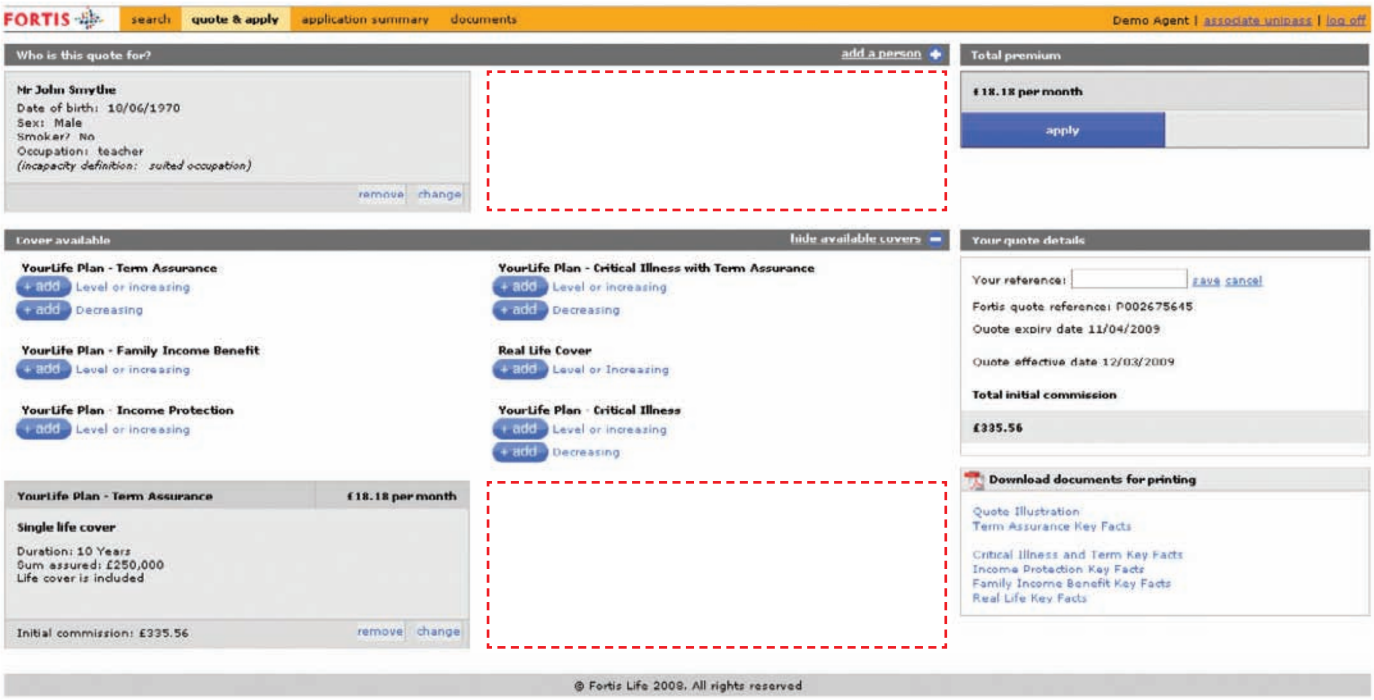
3.4 Finding our policy documents

Download documents for printing

You can download our key policy documents by clicking the links under 'download documents for printing' on the bottom right hand side of the screen.

3.5 The completed quote

Once you have completed the quote, it should look like the example below. If you add additional lives to the quote, their details will appear in the red dotted rectangles.



4. Applying for cover for your client

Once you have checked that the details of the quote are correct, you can apply for cover.

You don't need to apply straight away. The quote will be valid for 30 days. If you return to the quote after 30 days, the 'Apply' button will be replaced with a 'Reset Expiry' button. You will need to click this button to re-confirm your client's details before applying for cover.

When you are ready to apply for cover, click on 'Apply' on the top right hand side of the screen.

to-do: During the application process, you'll see a 'to-do list' on the right hand side of the screen. This list lets you access every page of our online application form, in case you need to skip a question and return to it later.

4.1 Your client's contact details

Once you have clicked 'Apply', you will be taken to the 'name and address' screen. Input your client's contact details.

change and re-quote If you need to change any details you entered on the quote screen, click 'change and re-quote'. This will take you back to the quote screen from step 3.1. If you change any details on the quote screen, it could change the quoted premium.

On this screen, you can choose whether we send our policy documents to your client by post or email.

Once you have finished entering information on the 'name and address' screen, click 'save and continue'.

4.2 Guidance notes

Please read the text on the 'guidance' screen to your client.

4.3 Underwriting questions

Please read the questions that appear on the 'underwriting questions' screens to your client. We base these on your client's age, gender, product choice and sum assured. They cover standard medical, lifestyle and financial details appropriate to your client's risk. Depending on how your client answers each question, new questions will appear.

help? We only need information that we have asked for. You can find more information on how to answer some of our underwriting questions by leaving your cursor over 'help?'

Once your client has answered all the underwriting questions, we take you to the 'assessment' screen. Click 'Proceed'.

5. Our assessment of the application

Once we have received your client’s application, we will accept it, decline it, refer it to our underwriters or tell you that we need more information.

5.1 If we accept the application

If we accept the application, we offer immediate terms in most cases. If we do this, you can download the ‘statement of terms’ to review them.

5.2 If we decline the application

If our underwriters decline the application, we will explain why. We won’t give an explanation if the application is automatically rejected by our online application system.

5.3 If we refer the application or need more information about your client

Cover applied for

If we cannot accept the application immediately, a message will appear under ‘cover applied for’, stating that either:

- we have referred the application to our underwriters for further assessment, or
- we need more medical evidence.

We will tell you exactly what information we need. We will also give you any additional forms that you need to complete. Please follow our onscreen instructions.

To check the progress of the application at a later stage, you can return to the ‘application summary’ screen to see real time updates.

We’ll also email you if the status of the application changes.

5.4 Changing the application after our assessment

As long as we haven’t declined your client’s application, you can change its details. You can do this at any point before you activate the cover. To do so, click on the relevant link in the ‘to-do’ list.

Depending on the details you change, we may ask additional underwriting questions. However, you won't have to re-enter the answers you have given to the questions we have already asked. Changing the details of the application could change the premium we charge.

6. Finalising cover for your client

Once you’ve downloaded and reviewed the statement of terms, you can finish the application process by setting up a direct debit instruction and activating your client’s cover.

6.1 Entering your client’s direct debit details

From the ‘application summary’ screen, click ‘payment details’ in the top right hand side. This will take you to the ‘direct debit’ screen.

Click ‘download DDI script’ for instructions on how to complete the direct debit instruction.

here

If your client would like a paper copy of their direct debit details, click ‘here’.

When you have completed the direct debit instruction, click ‘save and continue’.

6.2 Activating your client’s cover

After entering direct debit details, you’ll be taken to the ‘cover activation’ page. This is the final stage of the application. You’ll only be able to activate the cover when all the previous steps have been completed.

Please fill in every field on the ‘cover activation’ page.

Once you have completed the fields in the ‘adviser activation checklist’, you need to read the text in the ‘customer activation settings’ to your client. They need to agree to these terms before you can activate their cover.

You can activate cover straight away, or on a set date in the future. You can activate multiple covers separately - they don’t have to be activated together.

For standard terms, you have 60 days to activate the cover. For non-standard terms, you have 30 days. After this, and within 12 months, your client will need to answer a declaration of health before you can activate their cover.

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Telephone 0845 600 6820 (calls should cost no more than 5p per minute from a BT landline, networks may vary)

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