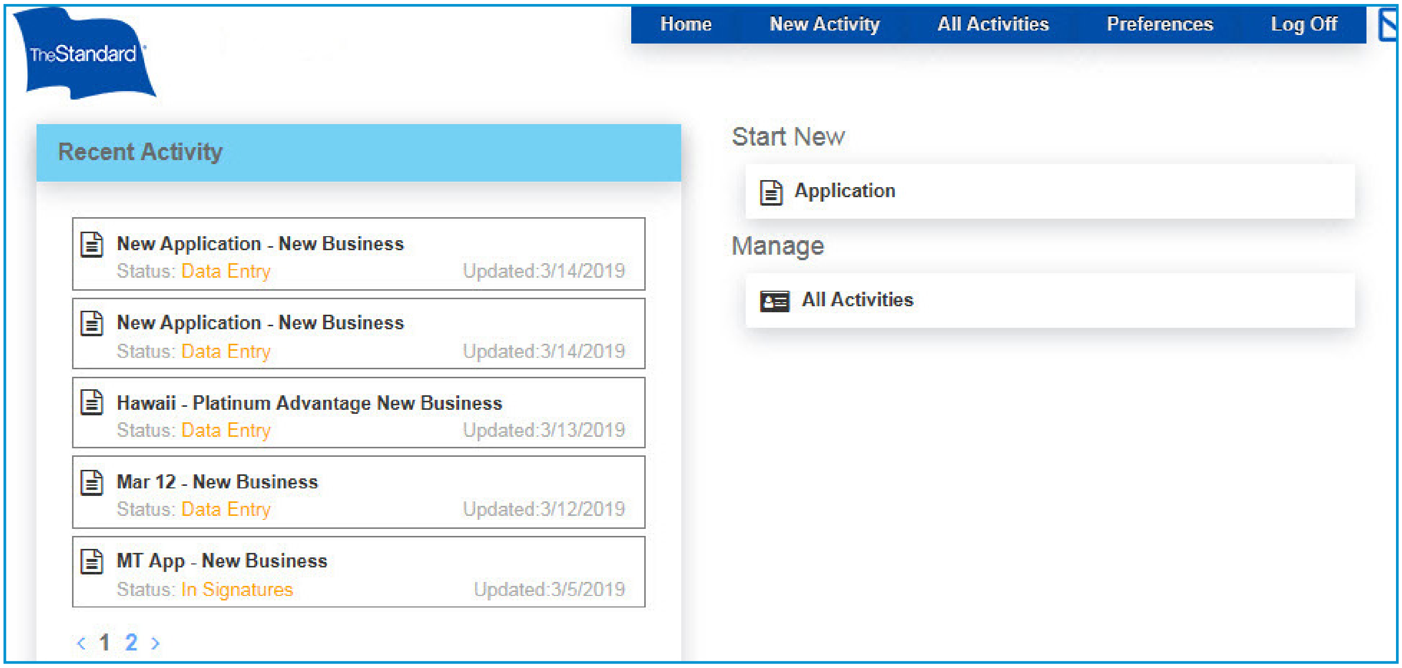
eApp Getting Started Guide

Get Familiar With the Home Page



❶ Click the buttons in the right pane of the Home page to start a new application or to find and manage all of your applications.

❷ Click the buttons in the **Recent Activity** pane to open your most recently accessed applications.

- Click the numbered navigation buttons below the Recent Activity list to move through the applications.
- Application status and last update information appear below the application name. Status categories can include the following:
    - **Data Entry.** When an agent creates a new application, creates a copy of an existing application or unlocks the application.
    - **Locked.** An application is locked when data entry is 100 percent and the agent clicks Continue, which brings the user to E-Signature.
    - **In Signatures.** When the agent selects a Signer and either sends a Signature Email request or begins an onsite signature ceremony.
    - **Pending Client Request.** When the agent has requested the client to fill or sign the application.
    - **Pending Transmission.** When the application is in the process of being submitted to The Standard.
    - **Complete.** Triggered once the application is successfully submitted to The Standard.

How to Use the Menu Bar

❶ On the Home Page, the menu bar on the top right shows these options:

- **New Activity.** Click on this for another way to create a new application.
- **All Activities.** This is another way to access your "Manage Applications" page. You can view all applications, filtered by last accessed, application status or product. You can also copy and delete applications here.
- **Preferences.** You can use **Preferences** to set your preferred application defaults, such as for Jurisdiction (state), Product Type and Time Zone. Once you add your information in Preferences, applications can be transferred to you. Your name will also pre-fill on the Producer Information Report.

> **Tip:** Be sure to complete **User Full Name** and **User Email Address** as this will allow your General Agent's office to transfer an application to you.

- **Log Off.**
- **My Messages.** The envelope icon on the upper right of the Home page or on the right of the navigation bar goes to My Messages. You can view emails sent and received through the eApp system. You'll see a number with a red background when you have new messages since your previous logon.

❷ When working on an application package, **Other Actions** will become available on the menu bar. Depending on where you are in the application process, you'll see these options:

- **Rename/Summary.** This provides basic application details such as Application Name, Current Status, Carrier, Product and Jurisdiction.
- **Display/Print PDF.** Use this to view, save and print selected documents from the application package.
- **History.** This shows every action taken on the current application package.
- **Documents.** Use this to add supplemental documents to the application package.
- **Requests.** Use this to view any previous or current requests associated with the application package.
- **Manage Optional Forms.** Do not use this option as all forms needed will be in your application package. If you'd like to include supplemental forms, such as an illustration or income documentation, please upload them using **Documents** under **Other Actions**.
- **Request Client to Fill App.** Use this to send an email to the client to request completion of specific form fields. Please note, you can view your sent emails or the ones received from the client in **My Messages**.
- **Show Annotations.** Use this feature to create annotations to indicate the fields the client should complete in the application.
- **Copy Activity.** Use this to copy an application, without the need to re-enter information.
- **Transfer.** Use this to transfer active applications between producers, producer assistants and agency staff. The user you transfer the application to will be the "owner" of the application until it is transferred back

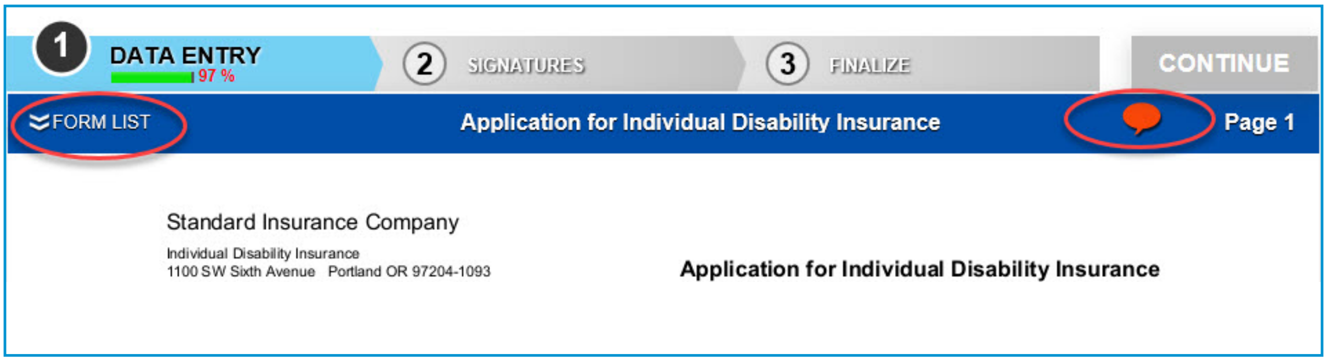
> **Tip:** The producer can't transfer to a client. Use **Request Client to Fill App** to send the application to your client before it's locked.

How to Find & Correct Errors or Missing Information

Required fields are highlighted in red. All required fields must be completed before the client can sign the application. While completing an application, the **Data Entry** tab displays the percentage of required fields that have been completed. There are two ways to view which required fields remain empty.

➊ **Form List.** Click **Form List** on the upper left to view the list and status of all forms required for the application package. Forms that have fields to be completed before you can submit the application are displayed in red. Click the down or up arrow next to a form name to see the individual pages of the form. Forms that have no outstanding required fields are displayed in black.

➋ **Red comment balloon.** Click the red balloon on the upper right to display instructions for the remaining input of required fields.



How to Request a Client to Complete an Application or Part of an Application

Use **Request Client to Fill App** to send an email to the client to request information for specific form fields.

➊ On the menu bar, choose **Other Actions** and then click **Request Client to Fill App**.

➋ On the left, select Insured under **Signer Type** to auto-populate the fields. Select **Complete annotated areas only** if you added annotations to guide your client through filling the application.

> **Tip:** After completing the requested fields, the client will choose **Complete/Sign Off** to send the agent notice that they've filled the application as requested.

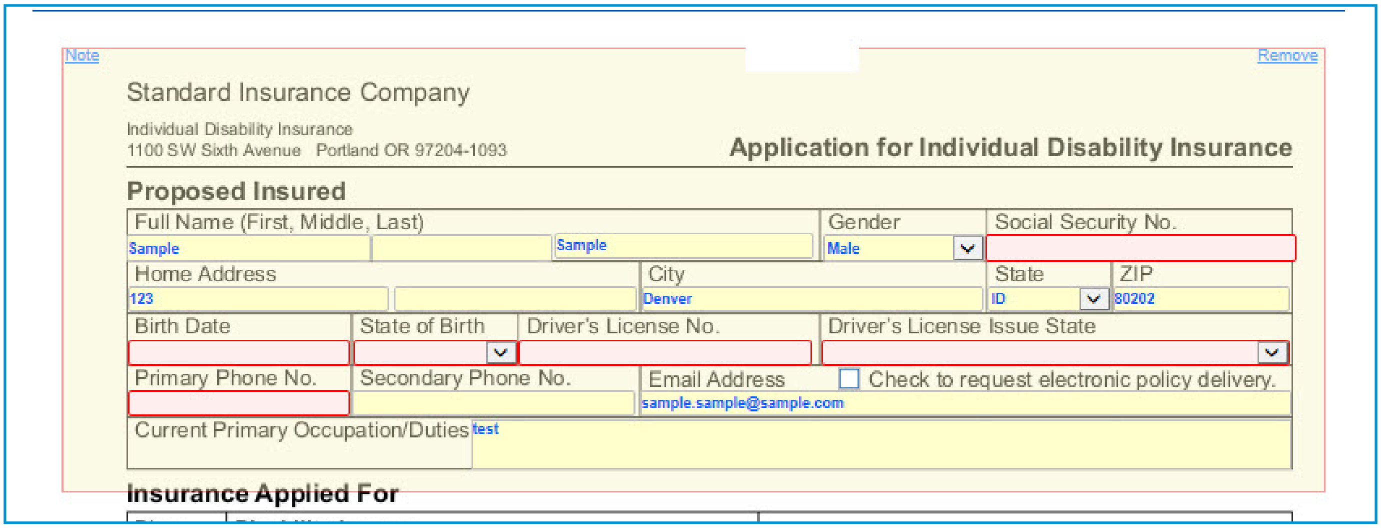
How to Annotate an Application

You can annotate sections of the application to show which fields you'd like your client to complete.

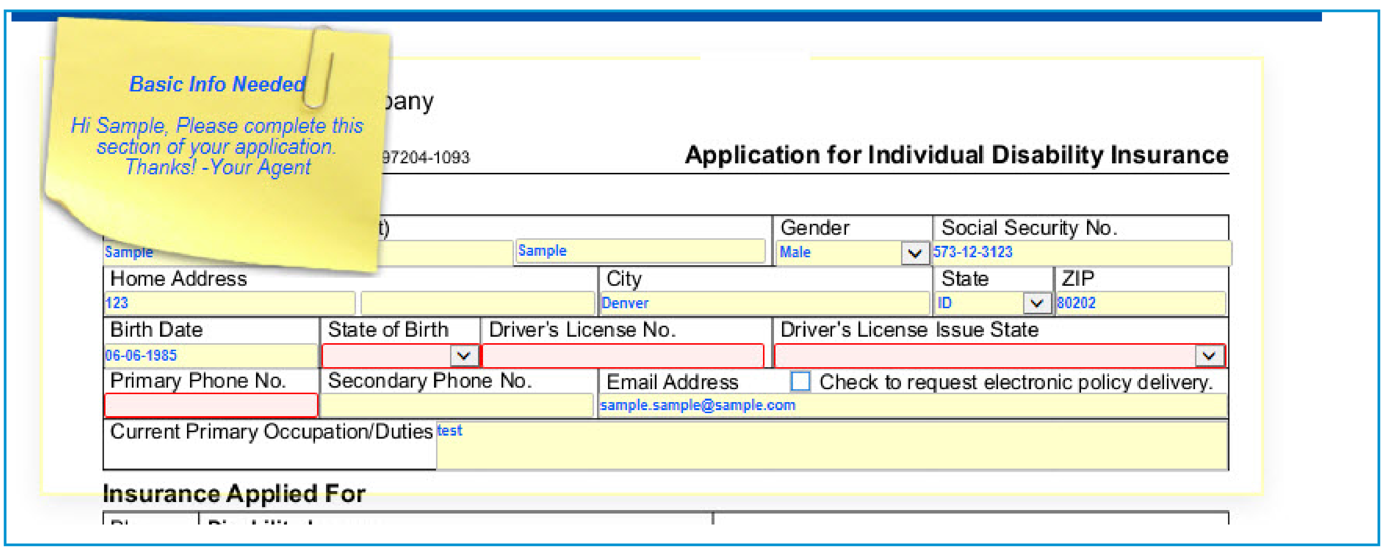
❶ On the menu bar, choose **Other Actions** and then click **Show Annotations**.

❷ Choose the area(s) you'd like to annotate by using your mouse to click and drag a box over the section. Type in a topic and message in the pop-up window.

❸ The producer and agency view of an annotation will be a yellow box, like below.

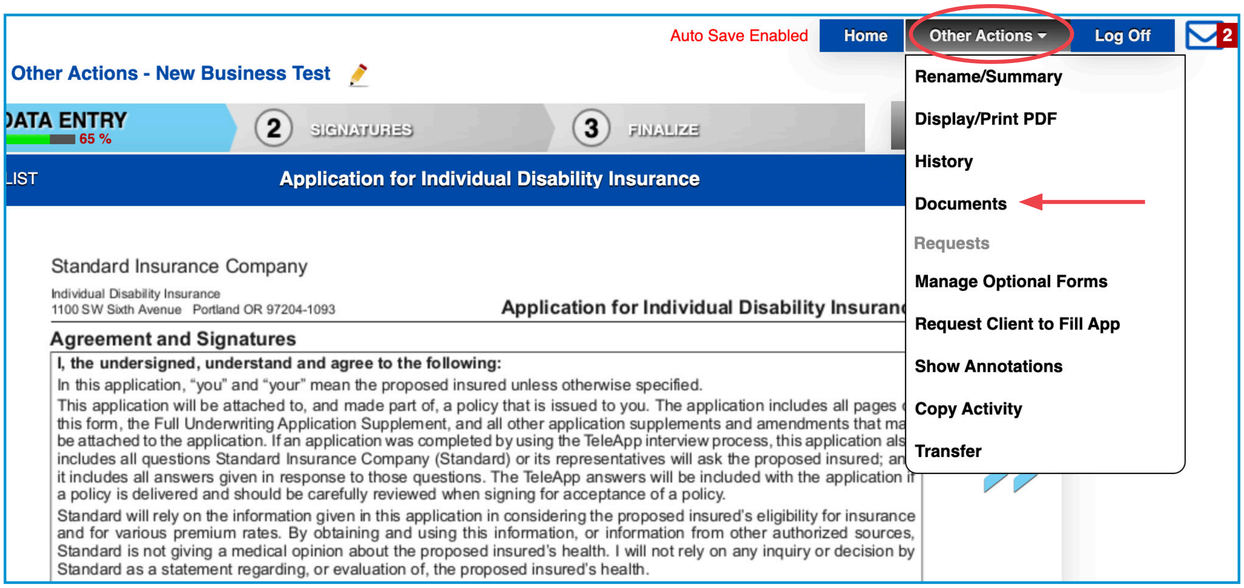


❹ When the client enters the eApp system to complete the areas you annotated, annotations will look like below:

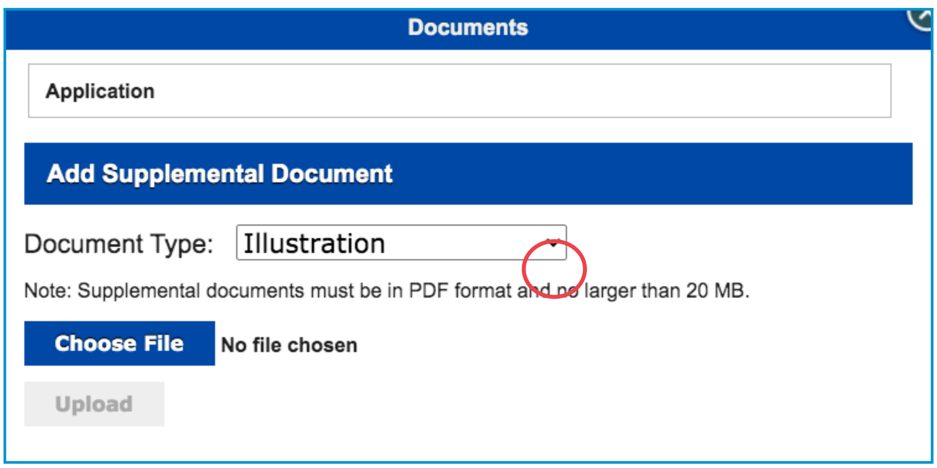


How to Upload Documents

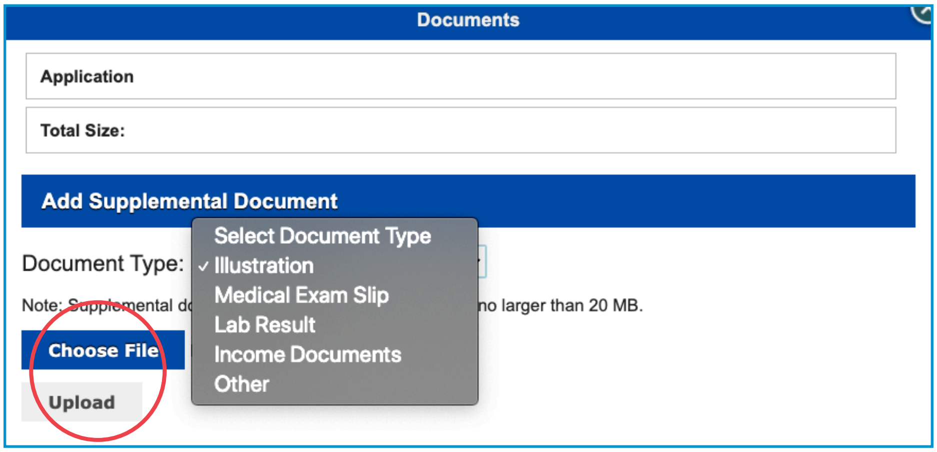
❶ Next, you may need to upload documents. To upload documents, select **Other Actions** on the menu bar, and then select **Documents**.



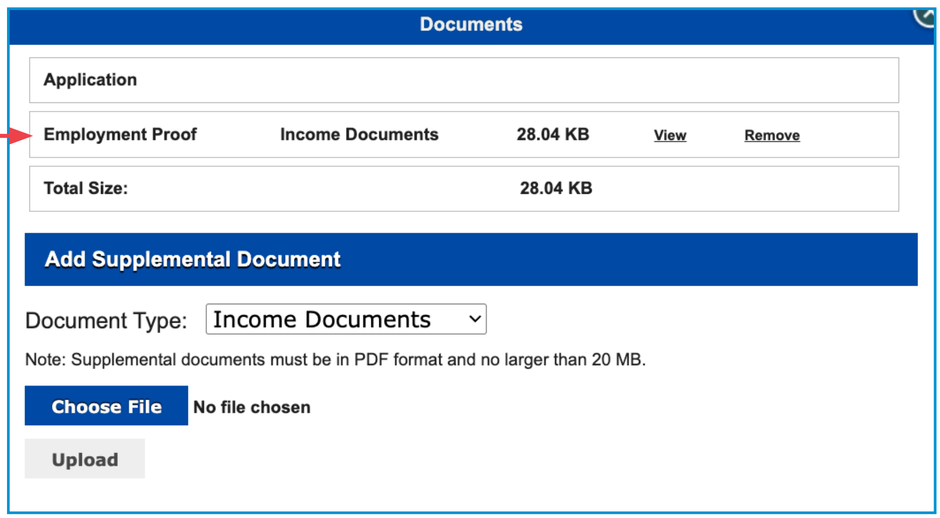
❷ Select the **Document Type**.



❸ Then select **Choose File** and **Upload** the document.



❹ Once attached, it will be listed in the documents section.



How to Request the Client to Sign the Application

❶ Once all required fields have been completed, a pop-up will prompt you to continue to enter more optional data or to continue. Click **Continue** to proceed to signatures.

> **Tip:** Make sure all forms, including the Producer Information Report, are complete and in good order before you click **Continue**. Clicking **Continue** moves it to signing, which then locks the application and no further changes may be made.

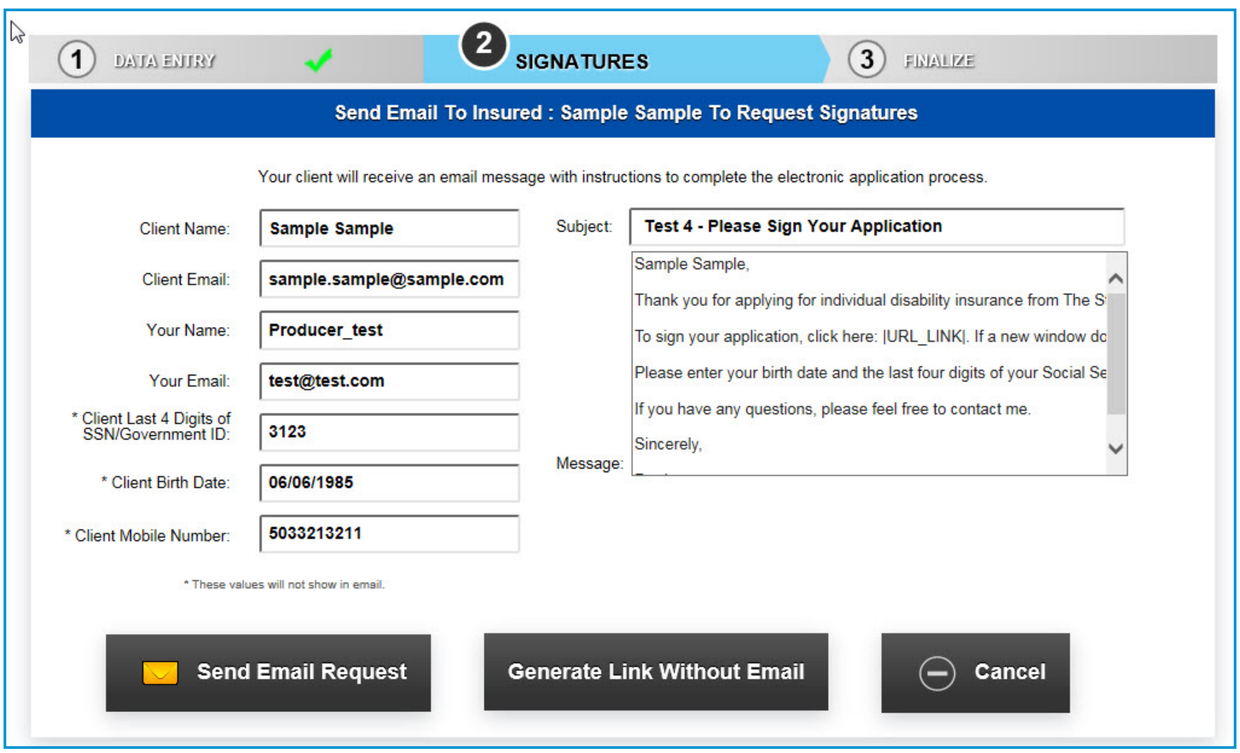
❷ In the next window, click **Use E-Signature**. You'll be presented with a list of possible signers: insured, owner (if different) and agent. Click on **Insured**. If your client is with you, you can choose **Sign Now**. If they are not present or would like to sign it at a later time, choose **Send Email Request**.

> **Tip:** The client must sign the application before the agent. The eApp system disables the agent button until after all clients sign.

Send Email Request

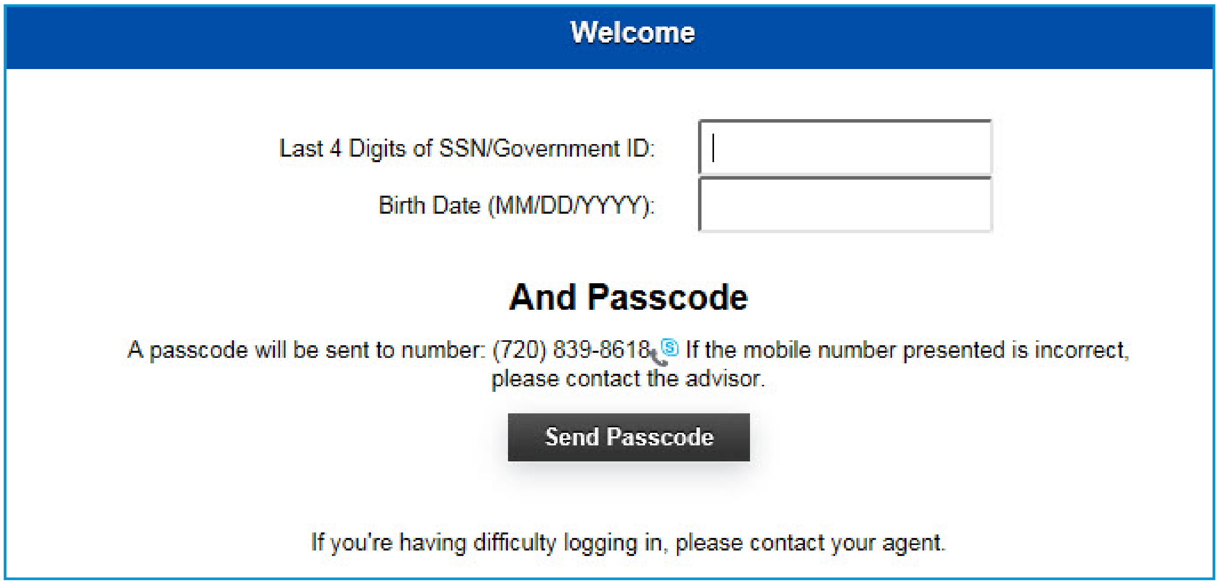
❶ If you chose **Send Email Request**, the pop-up window will show a pre-populated web form with your client's contact information and an email template that you can edit.

❷ Click **Send Email Request**. Alternatively, you can click **Generate Link Without Email** for a passcode and link that clients who don't have access to email can use to log in and sign their application.



> **Tip:** If your client doesn't receive the email, ask them to check their junk box or spam folder.

❸ When clients visits the URL, they'll complete a two-step authentication process. First, they'll enter the last four digits of their Social Security number and their birth date. Then they'll click **Send Passcode**. They'll receive their passcode on their smart phone. They must enter the case-sensitive passcode to proceed to signing.



> **Tip:** Please tell your clients that the passcode is case sensitive.

Sign Now

❶ If you chose **Sign Now**, you'll be brought to an Agent and Client Identification Verification page. Enter your client's state-issued driver's license or ID number in the **ID Number** field. All client information will be pre-populated.

❷ Click **Send SMS Text** to send a passcode to the client to verify their identity. Enter the passcode and click **Verify** to proceed to signing.

Client Signing Process

❶ The client will choose **Sign Application** and then will be asked to review all documents before signing. The client must check, "I have reviewed and agree with the terms expressed within this document" for each document.

❷ Next, they'll sign. They can select a font for their signature in the Select Font list. To override the text script, they can click in the signature block and simply sign on the pad. To clear the signature and use the text script, click **Clear Signature**.

> **Tip:** The signing process is the same for all users, including producers.

❸ **For Business Overhead Protector only:** If the policyowner is different than the insured, the next signer with be the Owner. After you receive notice that your client has signed, access the application and click **Continue** to return to signing.

Choose **Owner**. Because the owner's name, date of birth and Social Security number aren't collected in the application package, the producer must obtain this information from the owner in order to send them the signature request. The Owner will complete steps one and two in **Client Signing Process** above.

If another person or business will pay for the Conditional Receipt, that person will be deemed the Account Holder and will sign next.

Agent Signing and Application Submittal

➊ After you receive notice that the client — and owner, if applicable — has signed, access the application and click **Continue** to return to the signing of the application package. Choose **Agent**. The agent signing process mirrors the client signing process detailed above.

> **Tip:** The producer may click **Unlock Application** on the **Other Actions** menu to unlock and allow revisions to the application. However, unlocking the application will revoke all previously captured signatures and reviews for the application.

➋ When the agent signs the application package, it will be automatically submitted.

Tips

— The application name will be included in emails to your client. Therefore, be sure to give the application a client-appropriate name.

— Please remember the occupation class and date of birth fields must be completed before selecting policy riders.

— If font size is too small to be readable, adjust your browser settings to zoom in on the forms.

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