Synergy Protect Online Applications – User Guide

The online system can be used for applications that meet the following criteria:

- For Own Life Applications (either single or Dual/Joint Life);
- If the application is fully completed including money laundering and direct debit details;
- If the plan holder is the bank account holder and therefore the payer;
- If the plan holder is the only person required to authorise debits from the bank account being used.

What will we send to the client?

Once we have received the application we will write to your client at the address provided, enclosing a printed copy of the full application form submitted by you (including the full answers provided for each question), asking them to check it is accurate and complete.

We will also send them a copy of the Customer Guide to Online Applications. This will explain the process to them together with their responsibilities. By submitting your client's application online, you are confirming that you have their authority and consent to do so.

The covering letter we will send the client will:

- Ask them to check the application form very carefully to ensure that you have submitted it correctly and that there are no errors, omissions, or incomplete answers;
- Warn them that if they do not disclose everything we ask for, or tell us of any changes in their circumstances, between the time the application was completed and the day cover starts, it may result in the non payment of a claim and the plan being cancelled;
- Confirm that the application form and any other information supplied will form the basis of the contract with Synergy Financial Products Limited and The Prudential Assurance Company Limited and will be governed by the Plan Terms and Conditions;
- Ask them to sign, date and return the declaration we enclose if they are satisfied the application form submitted is accurate and complete and return it to us within 10 working days; OR
- If the application form is inaccurate or incomplete, they need to correct or add the missing information and initial each amendment, complete and sign the Access to Medical Reports Consent and Declaration on page 19 of the application form, and return it to us within 10 working days.

If we do not receive either the signed declaration or amended application form back after 10 working days we will send the client a reminder letter.

If we have still not received either the signed declaration or amended application form back after another 10 working days we will write to the client confirming:

- The plan will be issued in accordance with the information supplied in their application form;
- The consequences of non-disclosure; and
- Their continuing duty to tell us about any changes in the information supplied in their application form between the time it was completed and the time cover starts.

What will we send to you?

As soon as we receive the application we will send you an email acknowledgement with a secure, printable PDF of the application form submitted. The email will:

- Acknowledge receipt of the online application (confirming the Plan Number);
- Confirm that the application has been referred to our Underwriters and that we will contact you shortly to confirm our requirements (if any);
- Confirm that we cannot start cover until we have completed our underwriting and have received all required information;
- Confirm that as you are acting as the plan holder's agent, you also have a duty to disclose any relevant material facts to us and/or to notify us of any changes in the information submitted in the application before cover under the plan starts;
- Confirm that if we are advised of any errors, omissions, or incomplete answers to any of the information provided in the application form OR if any of the information provided changes between the date it was submitted and the date cover starts, we reserve the right to amend or withdraw any terms issued or withdraw cover. If this occurs we will advise you;
- Confirm that we are writing direct to the client as stated above.

How to submit an application online

- Go to www.sfpl.co.uk, click on 'LOGIN/REGISTER' and sign on either using your existing Agent Number & Password, or if you haven't previously registered with us, complete the 'New Users' section to register.
- Select "New Business" from the Broker Utility panel on the right of the screen. Please note, you will be able to see all applications submitted and illustrations produced online from the main activity panel.
- Fully complete each input screen being careful to copy all answers exactly from the paper application form (for your convenience the online application screens mirror the paper application form).
- At any point you can save the application to return at a later time. Incomplete applications can be viewed from the activity panel.
- Only fully completed applications can be submitted – the system will highlight in red any missing information on the navigation panel on the left of the screen.

What happens next?

- We will start the underwriting process as soon as we receive the online application and confirm any requirements to you.
- If we require a GP's Report, we will ask you to send page 19 from the Application Form to us. Please remember to clearly write the Insured's name and the Plan Number on this form before sending it to us.

IMPORTANT NOTE

The underwriting process is not held up while we wait for the customer to return either the signed Declaration or amended Application Form and the case can go on risk without these.

Please contact the Adviser Support Team on 01727 797 800 if you require any further information.

Synergy Financial Products Limited