

# Smart**Delivery**<sup>TM</sup>

## Advisor Guide

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## Introduction

With SmartDelivery™, BMO Insurance's electronic policy delivery (eDelivery) solution, you will be able to:

- review policies which are ready to be electronically delivered to your clients
- invite your clients to review and download their contract and eSign key electronic documents online
- review the eDelivery package online with your clients
- manage other settlement documents that may require manual completion
- return completed settlement documents electronically to BMO Insurance.

With SmartDelivery, you control the delivery of the policy to your clients. Your clients also have the flexibility to electronically review, confirm acceptance and download a copy of their insurance policies.

## Quick Steps for Advisors

1. Once you receive a confirmation email from BMO Insurance indicating that the policy is ready for eDelivery, log in to SmartDelivery via the Advisor Support site and navigate to the SmartDelivery tab.
2. From the eDelivery Summary table, select the policy to be worked on.
3. On the eDelivery Review screen, review the eDelivery package and settlement documents.
4. If necessary, navigate to the next tab to download, complete, and have your clients sign any manual documents.
5. Confirm your clients' contact information and release the package for eDelivery.
6. Collect eSignatures from your clients, via OneSpan eSignLive. Then, eSign the package yourself.
7. Where necessary, upload any manually completed documents to SmartDelivery. *Note: this can be done at anytime during the eDelivery process.*
8. Submit the settlement documents to BMO Insurance via SmartDelivery, after all of the above steps have been completed.

**Please read this Advisor Guide for more details on these steps.**

### **Need help?**

If you require assistance with the SmartDelivery process, please contact our Digital Support Team (DST) at [Insurance.DST@bmo.com](mailto:Insurance.DST@bmo.com) or 1-855-208-3675 from Monday to Friday, 9:00AM - 6:00PM ET.

If you have questions about the specific delivery requirements or contract for a specific policy, please contact your MGA/National Account New Business team.



## Eligibility

SmartDelivery is the **default delivery** method for:

- new life insurance and critical illness insurance policies regardless of application type; and
- most term conversion policies<sup>1</sup>.

There are a few scenarios where SmartDelivery **cannot** be used:

- if any owner and insured person does not have a unique email address and mobile phone number (these are required for authentication purposes) or;
- if any life insured is under the age of 16 (or 18 in the province of Quebec) or;
- if the policy is entity (corporate/trust) owned and the insured is not the sole signing officer of the entity or;
- if the policy is a term conversion from a policy originally issued by Abbey Life, ITT Hartford or Norwich Union or;
- Annuity or Segregated Fund policies or;
- policies issued as a result of a policy split or other change to an inforce policy or;
- if the client or advisor is outside of a jurisdiction in which the advisor is licensed to sell insurance.

**Note:** BMO Insurance may use its discretion to determine if a policy can be delivered via SmartDelivery. This may be based on the outstanding requirements at the time of issue. When SmartDelivery cannot be used, BMO Insurance will issue a paper policy contract and notify you accordingly.

<sup>1</sup> Term policy conversions from policies originally issued by Abbey Life, ITT Hartford or Norwich Union will not be delivered using SmartDelivery.



## A Few eDelivery Guidelines

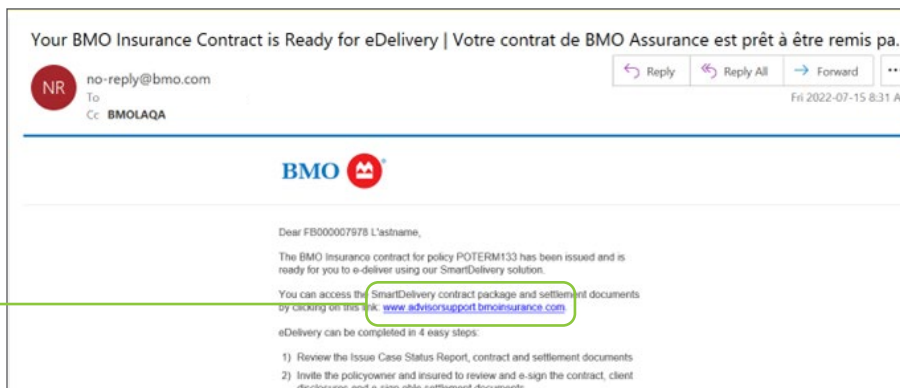
- By default, where a policy meets the eDelivery eligibility criteria, BMO Insurance will eDeliver the policy unless instructed otherwise.
- The SmartDelivery process must be completed end-to-end, including using the integrated OneSpan eSign process to deliver the policy and get the Delivery Receipt eSigned, as well as returning the settlement documents to BMO via the SmartDelivery solution.
- Insured clients will have the ability to review and download their personal confidential disclosures (tele-interview summary, paramedical report, questionnaires) during the eSign process. They must be encouraged to review these for accuracy prior to eSigning the delivery receipt. In order to protect the privacy of each insured, other parties, including a third party owner and the advisor, will not have access to these documents.
- Once eDelivery is complete, the client, the advisor and the MGA can download copies of the contract and related documents for their records.
- BMO Insurance will not provide a paper copy of eDelivered policies.

## Getting started

When an eligible policy is ready for SmartDelivery, an email message will be sent to you (the servicing advisor) using the email address that BMO Insurance has on file. The message will include a link to the [Advisor Support site](#) from where you can log in to access the eDelivery package on our SmartDelivery portal. The servicing advisor's distributor office along with any other advisors associated with the policy will receive a copy of the same notification and will also be able to view the package.

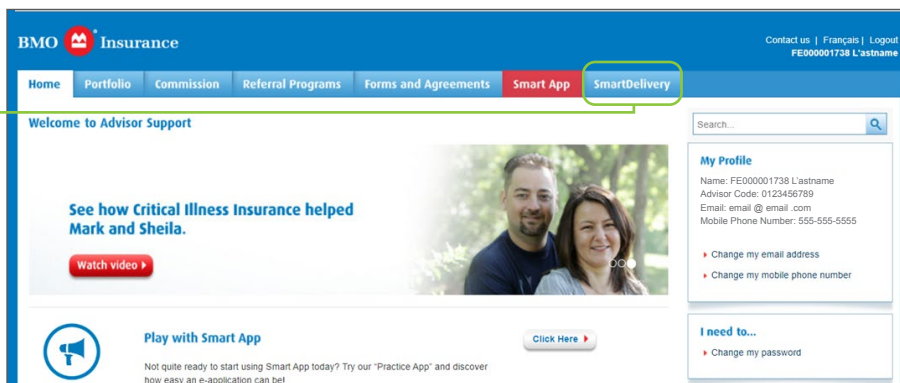
To access the [Advisor Support site](#), you need a User ID and password which you should have received when you were originally contracted with BMO Insurance. If you don't have this information, please contact our Digital Support Team (DST) at [Insurance.DST@bmo.com](mailto:Insurance.DST@bmo.com) or 1-855-208-3675 from Monday to Friday, 9:00AM - 6:00PM ET.

Look out for SmartDelivery email notifications from [no-reply@bmo.com](mailto:no-reply@bmo.com) and email notifications related to the eSign process from [signers@esign-live.ca](mailto:signers@esign-live.ca).



To view your client's eDelivery package, click on the link in the email and log in to the [Advisor Support site](#).

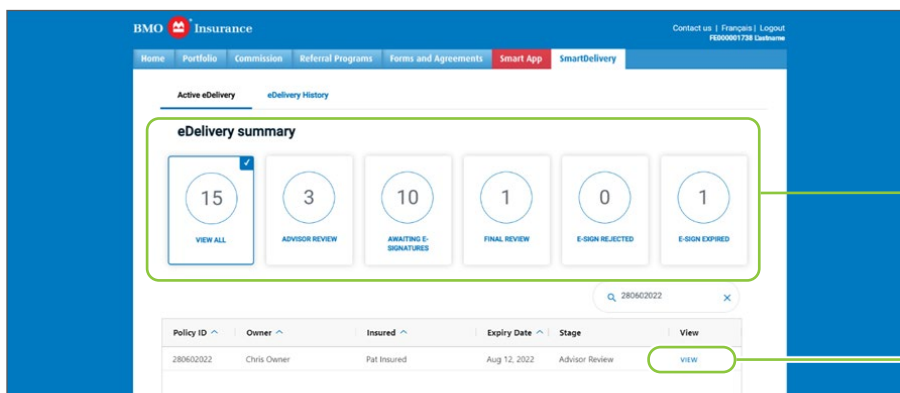
Once you log in to the [Advisor Support site](#), click here to access SmartDelivery.



## eDelivery summary

The **SmartDelivery** dashboard has two tabs:

1. The **Active eDelivery** tab displays your active eDelivery packages. Here, you will see a list of policies that are ready for or already in the eDelivery process. For each policy, the following information is displayed:
  - a. **Policy ID:** the policy number
  - b. **Owner:** policy owner name(s)
  - c. **Insured:** insured name(s)
  - d. **eDelivery Expiry Date:** the date by which the eDelivery must be completed and all settlement requirements returned to BMO Insurance. In most cases, this is 45 days from the date the eDelivery package becomes available to the servicing advisor. Any policy remaining in the SmartDelivery portal without eDelivery being completed by the eDelivery Expiry Date, will be automatically rejected and BMO Insurance will initiate Not Taken processing.
  - e. **Stage:** Indicates where the contract package is at in the eDelivery process. Valid stage values are:
    - i. **Advisor Review:** the package is available for the advisor to review and share with their client
    - ii. **Awaiting eSignatures:** the package has been shared with the client(s) for review and eSignatures and is awaiting completion of the eSignature process
    - iii. **eSign Final Review:** the eSign process is complete and ready for the servicing advisor to take action to complete the eDelivery process and submit the settlement documents to BMO Insurance



Here are the number of policies you have in each stage of the eDelivery process. Click on each of the “widget” filters to view those eDelivery packages.

Click ‘VIEW’ beside any of the listed policies to review and work with your client’s eDelivery package. For more details, see the [eDelivery review](#) section of this Guide.



iv. **eSign Rejected:** one of the signing parties has reviewed the package and chosen not to eSign. Action is required by the servicing advisor to address the client's concerns or reject the eDelivery package and notify BMO Insurance why this is the case

2. The **eDelivery History** tab displays the list of eDelivery packages that have reached a completed stage in the last 30 days.

Here, you will see a list of eDelivery packages that have been eDelivered, have expired or been rejected.

The screenshot displays the BMO Insurance SmartDelivery interface. At the top, there are navigation tabs: Home, Portfolio, Commission, Referral Programs, Forms and Agreements, Smart App, and SmartDelivery. The 'eDelivery History' tab is active. Below the navigation, there are two sub-tabs: 'Active eDelivery' and 'eDelivery History'. The 'eDelivery history' section features three summary cards: '4 DELIVERY COMPLETED', '1 DELIVERY EXPIRED', and '6 DELIVERY REJECTED'. A search bar is located to the right of these cards. Below the search bar is a table with the following data:

Policy ID	Owner	Insured	Last actioned date	Stage
POTERM101	Chris Owner 1	Pat Insured 1	Jun 29, 2022	Delivery completed
POLTERM79	Chris Owner 2	Pat Insured 2	Jun 23, 2022	Delivery completed
PLOIC1019	Chris Owner 3	Pat Insured 3	Jun 24, 2022	Delivery completed
POLTERM75	Chris Owner 4	Pat Insured 4	Jun 21, 2022	Delivery completed

Refer to the [eDelivery History](#) tab section of this Guide for more information.

## eDelivery review

Once you click 'VIEW' on a record from the eDelivery Summary dashboard, the eDelivery review screen will display the eDelivery package for the policy you selected.

1. Within the eDelivery review tab, there is a Summary Information banner and four tabs that appear at the top of the screen. The summary includes:
  - a. **Policy ID:** the policy number of the case being displayed
  - b. **Owner:** owner name(s)
  - c. **Insured:** insured name(s)
  - d. **Ready for Delivery Date:** the date the package became available via the SmartDelivery portal
  - e. **eDelivery Expiry Date:** the date by which the eDelivery must be completed and all settlement requirements returned to BMO Insurance. In most cases, this is 45 days from the date the eDelivery package becomes available to you. Any policy remaining in the SmartDelivery portal without eDelivery being completed by the eDelivery Expiry Date, will be automatically rejected and BMO Insurance will initiate Not Taken processing.
  - f. **Stage:** Indicates where the contract package is at in the eDelivery process (refer to the Stage values in the [eDelivery summary](#) section of this Guide).

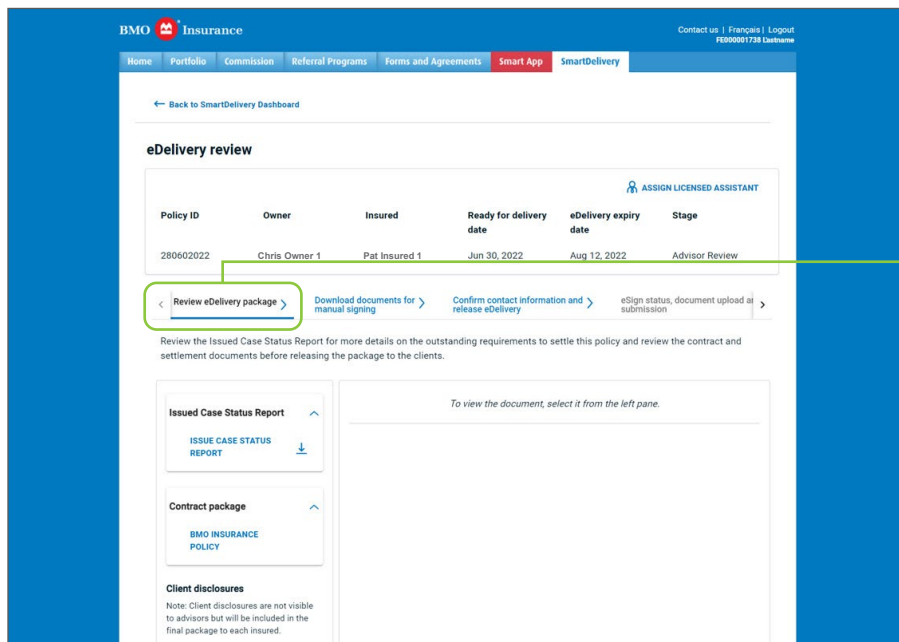
Review the summary displayed here for the policy you are working on.

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
280602022	Chris Owner	Pat Insured	Jun 30, 2022	Aug 12, 2022	Advisor Review

Select a tab to navigate through the eDelivery process.

Navigate through each of the four tabs to complete the eDelivery process:

- **Review eDelivery package:** displays the 'Issue Case Status Report', the policy and the settlement documents that need to be completed to settle the policy. This section is the default view that will be displayed when an eDelivery record is opened.
- **Download documents for manual signing:** if there are documents in the settlement package that cannot be included in the eSign process but that require you to manually download and complete, they can be found and downloaded here for manual completion.
- **Confirm contact information and release eDelivery:** displays each party's email address and mobile phone number that you need to validate. This information will be used to send the policy package to the owner(s) and insured(s) for review and eSignatures. Each party must have a unique email address and mobile phone number that receives SMS messages. Once validated or updated, the policy can be released to your clients using the 'RELEASE TO CLIENT' button at the bottom of the screen.
- **eSign status, document upload and submission:** displays the status of the eSign process for all signing parties, allows you to upload any manually completed documents (if required) and electronically return the settlement documents to BMO Insurance. A copy of the policy and the accompanying settlement documents can also be downloaded from this section.

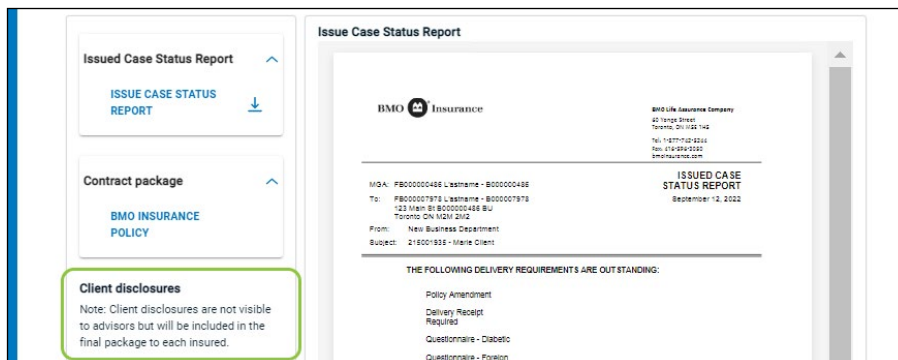


Start the process on the Review eDelivery package tab, which is the default view when you open a package for the first time.

## Review eDelivery package

This tab allows you to review the policy and the associated settlement documents before releasing the package to your client(s). Here, you will see the following sections:

- The **Issued Case Status Report** – a memo from the BMO Insurance New Business department summarizing the outstanding settlement requirements
- The **Contract package** – the policy that will be sent via OneSpan to the owner(s) and insured(s)
- The **Client Disclosures** - confidential medical and lifestyle disclosures that will be sent to each insured via OneSpan. NOTE: you will not be able to view these documents for privacy reasons
- The **Settlement package** – contains the documents that need to be completed and returned to BMO Insurance to settle the policy:
  - The delivery receipt and amendment, if applicable, will be sent to the client for their eSignature together with the contract via OneSpan
  - Any additional settlement documents that must be downloaded for manual completion on the next tab. See [Download documents for manual signing](#).



To protect your client's privacy, you will not be able to view the medical and lifestyle documents in the Client disclosure section. Each insured will be able to view and validate their personal disclosures when the policy is delivered to them via OneSpan, the eSign platform.

## Download documents for manual signing

Any settlement requirements other than the Delivery Receipt and an Amendment, must be downloaded for manual completion on the Download documents for manual signing tab. Once completed, upload them to SmartDelivery on the [eSign status, document upload and submission](#) tab before completing the eDelivery process.

If there are additional documents you wish to submit, please email them to [Insurance.individualnewbusiness@bmo.com](mailto:Insurance.individualnewbusiness@bmo.com) referencing the policy ID.

The screenshot shows the BMO Insurance SmartDelivery interface. At the top, there is a navigation menu with options: Home, Portfolio, Commission, Referral Programs, Forms and Agreements, Smart App, and SmartDelivery. Below the menu, there is a section titled "eDelivery review" with a table of policy details. The table has columns for Policy ID, Owner, Insured, Ready for delivery date, eDelivery expiry date, and Stage. The data row shows Policy ID 280602022, Owner Chris Owner, Insured Pat Insured, Ready for delivery date Jun 30, 2022, eDelivery expiry date Aug 12, 2022, and Stage Advisor Review. Below the table, there is a navigation bar with links: Review eDelivery package, Download documents for manual signing (highlighted with a green box), Confirm contact information and release eDelivery, and eSign status, document upload and submission. Below the navigation bar, there is a section titled "Download documents for manual signing" with a sub-section "Required documents" containing a document titled "PAYMENT AND AUTHORIZATION FOR NEW POLICIES 950E-PAT INSURED" with a download icon. A "DOWNLOAD ALL" button is also present. A green line points from the "DOWNLOAD ALL" button to the text "Click here to download the documents that require manual signing." At the bottom of the page, there are links for Privacy, Legal, Security, and Accessibility.

If there are no documents that need to be manually completed, a message will appear in this section stating this.

To view the document, select it from the left pane.

Click here to download the documents that require manual signing.

## Confirm contact information and release eDelivery

Click on this tab to validate and/or update the email addresses and mobile phone numbers of the signing parties and to release the eDelivery package to them via the OneSpan eSign platform.



Updates made in the contact information section will not be automatically communicated to BMO Insurance. Please remember to advise BMO Insurance's New Business department of any changes to client contact details so that we can update our policy records accordingly.

**Note:** If your contact details here are not current, please update them here and ensure that you've also updated them via the Advisor Support homepage.

← Back to SmartDelivery Dashboard

### eDelivery review

ASSIGN LICENSED ASSISTANT

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
280602022	Chris Owner	Pat Insured	Jun 30, 2022	Aug 12, 2022	Advisor Review

< Review eDelivery package > Download documents for manual signing Confirm contact information and release eDelivery eSign status, document upload at submission >

#### Confirm contact information

A unique email address and mobile phone number are required for each client to eSign.

**Note: Updates made here will not be communicated to BMO.**

**Insured**

Name	Email	Mobile phone
Chris Owner	Chris.Owner@email.com	555-555-5555

**Insured/Signing officer**

Name	Email	Mobile phone
Pat Insured	Pat.Insured@email.com	555-555-5555

**Advisor**

Name	Email	Mobile phone
Advisor Name	Advisor.Name@email.com	555-555-5555

If you have not done so already, please download the following documents on the previous page for manual completion and signatures

**Illustration**

**Add a note to your email**

Each signing party will receive an email with instructions on how to access the OneSpan eSign portal to view the policy and eSign documents. If you like, you can add a customized message to the email, below:

REJECT POLICY SCROLL TO TOP SAVE & EXIT RELEASE TO CLIENT

Confirm and, if necessary, update your clients' email addresses and mobile phone numbers here.

Once you have validated this information, you may choose to include a brief note that will be added to the email invitation that your clients receive when they are invited to review and eSign the documents.

When you are ready to share the policy and eSignable settlement documents with the owners and insureds, click on 'RELEASE TO CLIENT' at the bottom of this page.

! The OneSpan portal uses an email address and mobile phone number in its two-step user authentication process. A landline phone number cannot be used for this process.

Home Portfolio Communication Centre Commission Referral Programs Forms and Agreements Smart App SmartDelivery

← Back to SmartDelivery Dashboard

### eDelivery review

ASSIGN LICENSED ASSISTANT

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
280602022	Chris Ovner	Pat Insured	Jun 30, 2022	Aug 12, 2022	Advisor Review

< Review eDelivery package > Download documents for manual signing > **Confirm contact information and release eDelivery** > eSign status, document upload or submission >

#### Confirm contact information

A unique email address and mobile phone number are required for each client to eSign.

Note: Updates made here will not be communicated to BMO.

**Insured**

Name	Email	Mobile phone
Chris Ovner	Chris.Ovner@email.com	555-555-5555

**Insured/Signing officer**

Name	Email	Mobile phone
Pat Insured	Pat.Insured@email.com	555-555-5555

**Advisor**

Name	Email	Mobile phone
Advisor Name	Advisor.Name@email.com	555-555-5555

If you have not done so already, please download the following documents on the previous page for manual completion and signatures

**Illustration**

#### Add a note to your email

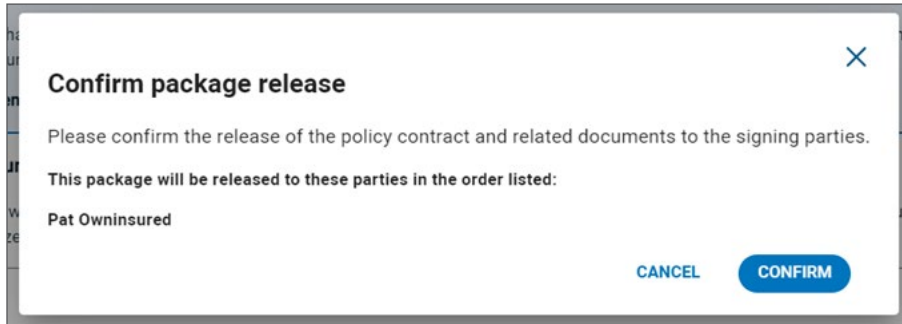
Each signing party will receive an email with instructions on how to access the OneSpan eSign portal to view the policy and eSign documents. If you like, you can add a customized message to the email, below.

REJECT POLICY SCROLL TO TOP SAVE & EXIT **RELEASE TO CLIENT**

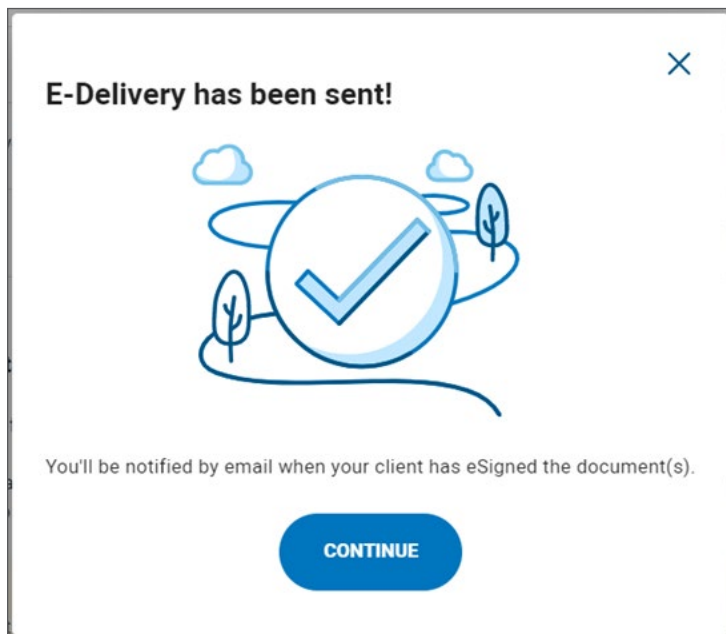
Include any notes or instructions to your clients here. This will be included in the email they receive when they are invited to review and eSign the package.

Then, click here, to release the eDelivery package.

Once 'RELEASE TO CLIENT' is selected, you will be prompted to confirm the release of a package. If you agree, click 'CONFIRM' and you will receive a confirmation that the eDelivery invitation has been sent.



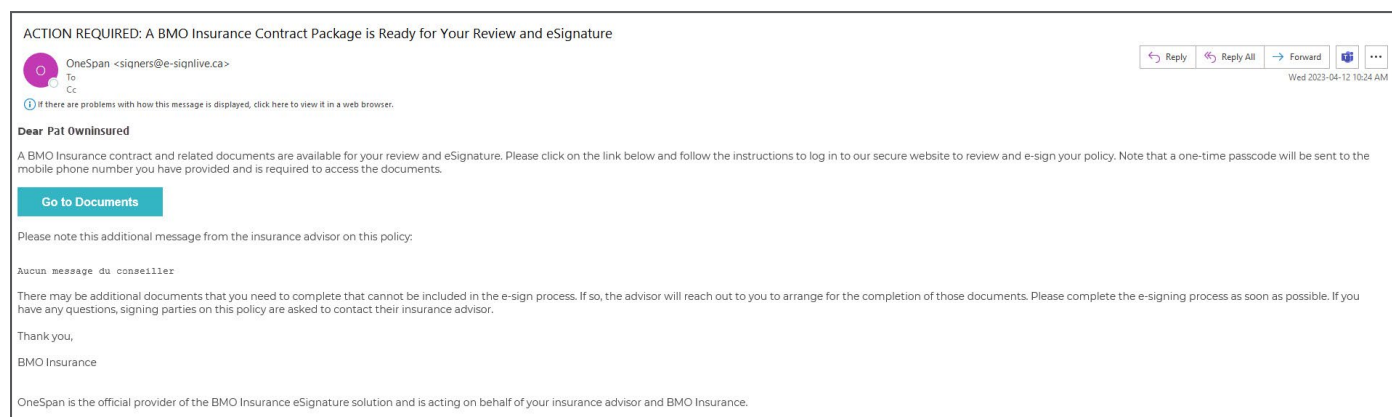
A confirmation message will appear. Click 'CONTINUE'.





## The eSignature Process – Delivering the Policy

After you release the delivery package to the owner(s) and insured(s) in SmartDelivery, the eSignature process is supported by OneSpan. OneSpan's eSignLive will send a secure link to each signing party using the email address(es) which you validated on the [Confirm contact information and release eDelivery](#) tab. These emails will be sent sequentially, first to the owner(s), then to the insured(s) and finally to you (the advisor) to eSign. Each party will have 7 days to complete the signing process.



To access their personal eDelivery package, each signing party will need to use the authentication code that will be sent via SMS to the mobile phone number which you previously validated.

Once all these individuals have eSigned the relevant documents, you, as the servicing advisor, will also receive an email invitation to eSign the delivery receipt and any amendment(s).

The table below provides a summary of what each party on the policy will have the ability to do via the OneSpan eSign portal:

	Owner(s)	Insured(s)	Servicing Advisor
View policy	✓	✓	✓
View insured medical and lifestyle disclosures	✗	✓	✗
View and eSign any amendment(s), if required	✓	✓	✓
Complete and eSign delivery receipt	✓	✓	✓
Download a copy of the documents they have access to	✓	✓	✓

! Only the insured(s) will have exclusive access to review and download their own confidential medical and lifestyle disclosures.



## Status updates and notifications

As the servicing advisor, you will receive status updates via email (from BMO Insurance ([no-reply@bmo.com](mailto:no-reply@bmo.com)) and OneSpan ([signers@e-signlive.ca](mailto:signers@e-signlive.ca)) throughout the eDelivery process.


The table below provides a summary of the notifications that will be sent to each party:

Type of Notification	Owner(s)	Insured(s)	Servicing Advisor	Distributor Office	Other Commissionable Advisor
<b>eDelivery Package Notifications from BMO Insurance (<a href="mailto:no-reply@bmo.com">no-reply@bmo.com</a>)</b>					
Advisor eDelivery Notification: sent when a policy is ready for eDelivery and available in the SmartDelivery portal			✓	cc'd	cc'd
eDelivery Expiry Reminder: sent 15 days prior to the eDelivery expiry date, if eDelivery is not yet complete			✓	cc'd	cc'd
Delivery Expiry Notification: sent on the eDelivery package expiry date, notifying that the eDelivery package has expired.			✓	cc'd	cc'd
Delivery Rejection Notification: Confirmation that an eDelivery package has been rejected, sent when the SmartDelivery package is rejected.			✓	cc'd	cc'd
eDelivery Complete Notification: Confirmation that eDelivery is complete and the settlement documents transmitted to BMO Insurance New Business department.			✓	cc'd	cc'd
<b>eSign Notifications from OneSpan (<a href="mailto:signers@e-signlive.ca">signers@e-signlive.ca</a>)</b>					
Invitation to eSign: sent to each signing party (Policy owner, insured and advisor) consecutively inviting them to review the contract, client disclosures (if they are an insured) and eSign.	✓	✓	✓		
Document Download Reminder: sent to each signing party once the signing ceremony has been completed by all signing parties prompting them to download the documents.	✓	✓	✓		
eSignature Access Locked: When a signing party becomes locked-out of the signing ceremony			✓		
eSign Period Expired: When a signing party fails to eSign within the allotted 7 days			✓		
eSign Complete: When all parties have completed the eSign ceremony successfully			✓		
eSign Opt Out: When a signing party declines the eSign process			✓		
Email address invalid: If a signing parties email address is not valid, such that the OneSpan solution cannot send the invitation to eSign to that party.			✓		

Once your clients complete the signing ceremony, the servicing advisor will receive an invitation to eSign the policy delivery receipt. When all parties have completed the signing ceremony, they will be reminded to download their own copy of the policy and signed documents.

Once the eSign process is complete, you will receive an email confirmation of this. You must then return to the SmartDelivery portal to complete the submission of the delivery requirements to BMO Insurance.

As the servicing advisor, you along with the owner(s) and insured(s) will be able to review the policy and be prompted to sign the Delivery Receipt and any amendments using the OneSpan eSign portal.

 The eSigned documents will be available to the client via the OneSpan portal for 30 days. It is crucial that the policy owner download a copy of the policy and store it securely for their own records.

# eSign status, document upload and submission

On this last tab of SmartDelivery, you can:

- view the status of and manage the eSignature process;
- upload any manually completed documents and finally;
- submit the settlement documents to BMO Insurance.

**eDelivery review**

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
280602023	Pat Owninsured	Pat Owninsured	Jul 07, 2022	Aug 20, 2022	Awaiting E-Signatures

[Review eDelivery package](#) > [Download documents for manual signing](#) > [Confirm contact information and release eDelivery](#) > [eSign status, document upload and submission](#) >

**eSign status and submission**

Check the status of your eDelivery signatures or resend any documents for signing.

RE-INITIATE SIGNING

Name	Role	Status	Email	Mobile Phone	RESEND
Pat Insured	Owner/Payor/Insured	In Progress	email@email.com	555-555-5555	RESEND
Advisor Name	Advisor	-	email@email.com	555-555-5555	RESEND

**Upload manually signed documents**

Select **Upload** to attach the completed form. If a form is no longer required to settle the policy, select **Not Applicable**.

Please ensure all required documents are fully complete and attached before returning the settlement documents to BMO Insurance. Documents requiring manual signing may be signed in-person by the client or signed via other digital methods and uploaded here.

**Missing documents**  
1 manually signed document is required to settle this policy.

Document	Status	NOT APPLICABLE	UPLOAD
Payment and Authorization for New Policies 950E:Pat Owninsured	Required	NOT APPLICABLE	UPLOAD

[REJECT POLICY](#) [SCROLL TO TOP](#) [SAVE & EXIT](#) [READY TO SETTLE](#)

Click 'RESEND' if a signing party does not receive the eSign invitation or they fail to authenticate themselves when logging into the eSign portal.

# View and Manage eSignature Status

If a signing party does not receive the eSign invitation or they fail to authenticate themselves when logging into the eSign portal, the eSign invitation can be resent to them by selecting the 'RESEND' button beside their name. If necessary, their email address and mobile phone number can be updated before it is resent.

In the event a signing party declines to eSign, the eSign ceremony will be cancelled for all signers. If you wish to re-initiate the process, this can be done by selecting 'RE-INITIATE SIGNING'.

**BMO Insurance** | Contact us | Français | Logout | F5000901738 Lastname

Home | Portfolio | Commission | Referral Programs | Forms and Agreements | **Smart App** | SmartDelivery

← Back to SmartDelivery Dashboard

### eDelivery review

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
280602023	Pat Owninsured	Pat Owninsured	Jul 07, 2022	Aug 20, 2022	Awaiting E-Signatures

< Review eDelivery package > | Download documents for manual signing > | Confirm contact information and release eDelivery > | **eSign status, document upload at submission >**

### eSign status and submission

Check the status of your eDelivery signatures or resend any documents for signing.

**RE-INITIATE SIGNING**

Name	Role	Status	Email	Mobile Phone	
Pat Insured	Owner/Payor/Insured	In Progress	email@email.com	555-555-5555	<b>RESEND</b>
Advisor Name	Advisor	-	email@email.com	555-555-5555	RESEND

### Upload manually signed documents

Select **Upload** to attach the completed form. If a form is no longer required to settle the policy, select **Not Applicable**.

Please ensure all required documents are fully complete and attached before returning the settlement documents to BMO Insurance. Documents requiring manual signing may be signed in-person by the client or signed via other digital methods and uploaded here.

**Missing documents**  
1 manually signed document is required to settle this policy.

Document	Status		
Payment and Authorization for New Policies 950E-Pat Owninsured	Required	NOT APPLICABLE	UPLOAD

REJECT POLICY | SCROLL TO TOP | SAVE & EXIT | READY TO SETTLE

Privacy | Legal | Security | Accessibility

## Upload manually signed documents

If a delivery package includes documents that needed to be manually completed, they should be uploaded in the 'Upload manually signed documents' section.

If the document has been eSigned and includes embedded eSign evidence, it is not necessary to provide BMO with a separate eSign evidence summary. Any separate eSign evidence summaries can be emailed to BMO at [insurance.individualnewbusiness@bmo.com](mailto:insurance.individualnewbusiness@bmo.com). Please include the policy ID for reference.

If a manual document is no longer necessary, select the 'Not Applicable' button and provide the reason for not completing the document.

If you have additional documents to submit that aren't requested here, they can be also emailed to [insurance.individualnewbusiness@bmo.com](mailto:insurance.individualnewbusiness@bmo.com). Even if submitting additional documents via email, please be sure to complete the SmartDelivery process as well.

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### eDelivery review

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
280602023	Pat Owninsured	Pat Owninsured	Jul 07, 2022	Aug 20, 2022	Awaiting E-Signatures

< Review eDelivery package > Download documents for manual signing > Confirm contact information and release eDelivery > **eSign status, document upload at submission** >

#### eSign status and submission

Check the status of your eDelivery signatures or resend any documents for signing.

RE-INITIATE SIGNING

Name	Role	Status	Email	Mobile Phone	
Pat Insured	Owner/Payor/Insured	In Progress	email@email.com	555-555-5555	RESEND
Advisor Name	Advisor	-	email@email.com	555-555-5555	RESEND

#### Upload manually signed documents

Select **Upload** to attach the completed form. If a form is no longer required to settle the policy, select **Not Applicable**.

Please ensure all required documents are fully complete and attached before returning the settlement documents to BMO Insurance. Documents requiring manual signing may be signed in-person by the client or signed via other digital methods and uploaded here.

**Missing documents**  
1 manually signed document is required to settle this policy.

Document	Status	
Payment and Authorization for New Policies 950E-Pat Owninsured	Required	NOT APPLICABLE   <b>UPLOAD</b>

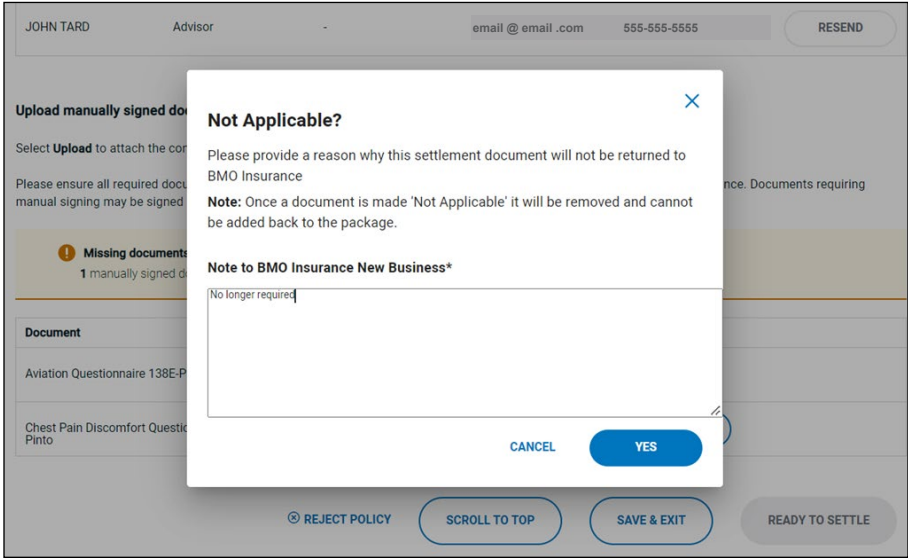
REJECT POLICY | SCROLL TO TOP | SAVE & EXIT | READY TO SETTLE

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Click 'UPLOAD' to upload the corresponding manually completed document to the eDelivery package. Click 'NOT APPLICABLE' if the document will not be returned to BMO Insurance.

If you do not intend to return any of these documents to BMO Insurance, please indicate the reasons why in the following pop-up screen:

! Once a document is made 'Not Applicable' it will be removed and cannot be added back to the package.





# Submitting settlement documents to BMO Insurance

Once eSignatures are completed and any manually signed documents addressed, the 'READY TO SETTLE' button will become active. You must then click on the button to complete the eDelivery process and return the settlement documents to BMO Insurance.

Name	Role	Status	Email	Mobile Phone	
Marie Client	Owner/Insured	In Progress	email@email.com	555-555-5555	RESEND
FB000007978 Lastname	Advisor	-	email@email.com	555-555-5555	RESEND

**Upload manually signed documents**  
Select **Upload** to attach the completed form. If a form is no longer required to settle the policy, select **Not Applicable**.

Please ensure all required documents are fully complete and attached before returning the settlement documents to BMO Insurance. Documents requiring manual signing may be signed in-person by the client or signed via other digital methods and uploaded here.

**Missing documents**  
2 manually signed documents are required to settle this policy.

Document	Status		
Diabetic Questionnaire 142E-Marie Client	Required	NOT APPLICABLE	UPLOAD
Foreign Travel and Residence Questionnaire 313E-Marie Client	Required	NOT APPLICABLE	UPLOAD

REJECT POLICY | SCROLL TO TOP | SAVE & EXIT | **READY TO SETTLE**

- If the eSign process has been cancelled and needs to be restarted, click here.
- If an eSign request needs to be presented to an individual signer, click here.
- You can upload any manually signed documents and add any notes here.
- You must click on this button to complete the eDelivery process. This will automatically send the settlement documents to BMO Insurance.

## eDelivery is done!

All eSigned and manually completed settlement documents will be automatically submitted to BMO Insurance for processing. You will be able to view and download the policy package from the eDelivery History tab for 30 days.

At this point, if the owner chooses to pay the initial premium by cheque, their payment can be sent via courier to the following address:

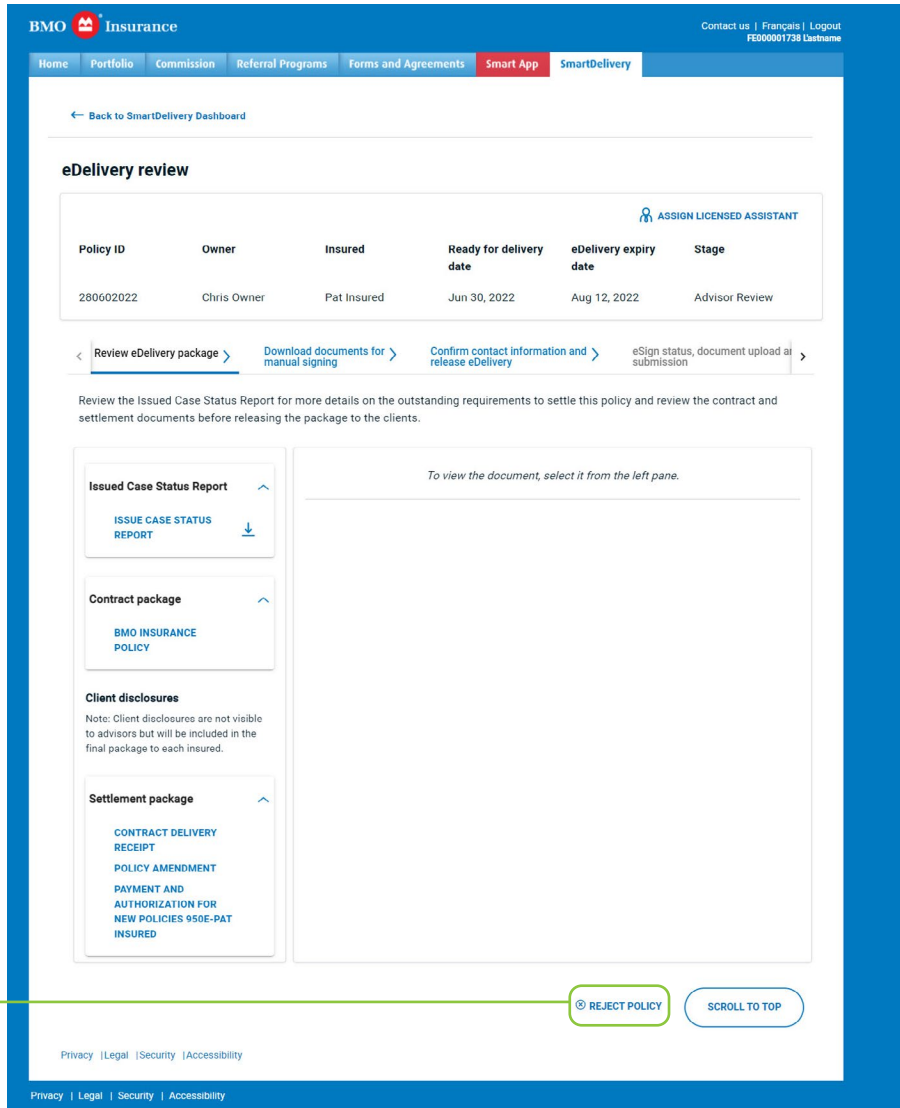
BMO Insurance  
New Business Department, 3<sup>rd</sup> Floor  
60 Yonge Street  
Toronto, ON  
M5E 1H5

! For quicker processing, please remind your clients to indicate their policy number on their premium payment cheque.

# Rejecting an eDelivery Package

If at any time in the eDelivery process, you determine that the policy will not be placed or needs to be reissued, you can communicate these instructions to BMO Insurance by selecting the 'REJECT POLICY' button at the bottom of the page.

! After a case is rejected, it will no longer be available on the SmartDelivery dashboard. BMO Insurance's New Business department will be automatically notified of your request and will action it accordingly. These cases can be viewed on the eDelivery History screen for 30 days.



Click here if the policy will not be placed or needs to be reissued.

**Reject Policy 123456789?**

To reject this policy, please select the reason for rejection and add any additional notes. The eDelivery package will be cancelled and BMO Insurance's New Business department will be notified of the rejection.

Rejection request\*      Rejection reason\*

Select rejection request      Select rejection reason

**Note to BMO Insurance New Business\***

Additional instructions for the New Business administrator related to the rejection of this eDelivery can be provided here.

CANCEL      CONFIRM

In these fields, select the reason why the policy is being rejected.

Add additional notes here, if necessary.



# eDelivery History Tab

Once eDelivery has been completed or rejected, refer to the eDelivery History tab for policy details or to download the contract package.

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Active eDelivery | **eDelivery History**

### eDelivery history

4 DELIVERY COMPLETED | 1 DELIVERY EXPIRED | 6 DELIVERY REJECTED

Search [X]

Policy ID ^	Owner ^	Insured ^	Last actioned date ^	Stage
POTERM101	Sandy Locky	Ramiz Pabby	Jun 29, 2022	Delivery completed
POLTERM79	Ram Gudu	Ram Gudu	Jun 23, 2022	Delivery completed
PLOKIC019	Leah Tard	Leah Tard	Jun 24, 2022	Delivery completed
POLTERM75	Gudu Pinto	Gudu Pinto	Jun 21, 2022	Delivery completed

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After eDelivery is complete, if you wish to download the policy and completed settlement documents, open the corresponding record from the eDelivery History dashboard and click on the 'DOWNLOAD' icon.

← Back to SmartDelivery Dashboard

### eDelivery review

Policy ID	Owner	Insured	Issued Date	Completed Date	Stage
PLOIC1019	Chris Owner	Pat insured	Jun 24, 2022	Jun 24, 2022	Delivery completed

**Download a copy of the full package**  
Once eSigned and manually signed documents are complete, they will be included in the downloaded package. Prior to that, unsigned copies will be included.

[DOWNLOAD](#)

**Issued Case Status Report** ^  
[ISSUE CASE STATUS REPORT](#) ↓

**Contract package** ^  
[BMO INSURANCE POLICY](#)

**Client disclosures**  
Note: Client disclosures are not visible to advisors but will be included in the final package to each insured.

**Settlement package** ^  
[CONTRACT DELIVERY RECEIPT](#)  
[AVIATION QUESTIONNAIRE 138E-](#)

To view the document, select it from the left pane.

[BACK](#)

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Click here to download the policy and completed settlement documents.



# Notes for MGA and National Account Office Staff

MGA and National Account staff with access to Advisor Support will also have access to SmartDelivery. These individuals can:

- view the eDelivery packages for advisors in their organization (on both the Active eDelivery and History tabs)
- download the Issue Case Status Report, that summarizes the outstanding delivery requirements for the policy.
- download policies, including completed settlement documents, from the case record on the eDelivery History tab, once eDelivery has been completed.

However, these individuals cannot perform any of the steps in the eDelivery process on behalf of the advisor.

The screenshot shows the BMO Insurance SmartDelivery interface. At the top, there is a navigation bar with links for Home, Portfolio, Communication Centre, Commission, Referral Programs, Forms and Agreements, Smart App, and SmartDelivery. A notification banner at the top left reads "COMING SOON! SmartDelivery, our policy e-Delivery solution. For more information, visit bmoinsurance.com/smartdelivery or watch this video. Learn more". Below this, there are two tabs: "Active eDelivery" and "eDelivery History". The "Active eDelivery" tab is selected, showing an "eDelivery summary" dashboard with six cards representing different stages: "VIEW ALL" (3), "ADVISOR REVIEW" (1), "AWAITING E-SIGNATURES" (1), "FINAL REVIEW" (0), "E-SIGN REJECTED" (0), and "E-SIGN EXPIRED" (1). Below the dashboard is a search bar and a table of policy details.

Policy ID	Owner	Insured	Advisor	Assistant	Expi...	Stage	View
TERMD0002	Chris Owner 1	Pat Insured 1	FB000007978 ...	Assistant 1	Nov 1...	Advisor Review	<a href="#">VIEW</a>
PLOIMWL04	Chris Owner 2	Pat Insured 2	FB000007978 ...		Oct 2...	E-Sign Expired	<a href="#">VIEW</a>
215001935	Chris Owner 3	Pat Insured 3	FB000007978 ...		Oct 2...	Awaiting E-Sig...	<a href="#">VIEW</a>



## ? Need help?

If you require assistance with the SmartDelivery process, please contact our Digital Support Team (DST) at [Insurance.DST@bmo.com](mailto:Insurance.DST@bmo.com) or 1-855-208-3675 from Monday to Friday, 9:00AM - 6:00PM ET.

If you have questions about the specific delivery requirements or contract for a specific policy, please contact your MGA/National Account New Business team.

# Let's connect

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area or call 1-877-742-5244.



**BMO Life Assurance Company, 60 Yonge Street, Toronto, ON M5E 1H5**



Ontario Region  
1-800-608-7303

Quebec - Atlantic Region  
1-866-217-0514

Western Region  
1-877-877-1272



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