

Non-Face-to-Face (NF2F)

Products Available for Non-Face-to-Face Sales



- Life Insurance: \$1,000,000

- Critical Illness: \$500,000

- Disability: \$5,000



- SOLO Healthcare & SOLO Essential: not available for non-face-to-face sales

Non-Face-to-Face Application Eligibility:

- DSign (e-application) must be used for all non-face-to-face sales
- E-signature must be used
- The policyowner must be one of the proposed insureds
- A medical requirement (urine, paramedical exam, blood profile etc.) is needed
- All non-face-to-face medicals must be completed by Dynacare or Examone

** Recently, the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) released guidance on identifying individuals remotely, using technology capable of: 1) Assessing the identification document's authenticity and 2) confirming the identity of the individual (e.g. using facial-recognition software).

Please note the FINTRAC guidance clearly states that it is not enough to just view a person and their government-issue photo identification online through a video conference or any other type of virtual application, a sophisticated software or technology must be used.

Best Practices

Client Identification

- If the client has been identified in prior in-person meetings, non-face-to-face rules do not apply
- It is a regulatory requirement that original documentation (not copies or scans) be viewed in-person for verification purposes. FaceTime, Skype or any similar video/virtual technology or application are not permitted to use as a substitute**

Contract Delivery

- It is recommended that the policy be delivered in person. If that is not possible, it must be delivered via registered mail/courier (with "signature required") to evidence delivery.

Desjardins Insurance Tools

Webi.ca is Desjardins' advisor portal housing all your important tools. This includes:

- DSign: your Desjardins Insurance e-application for non-face-to-face sales!
- Pending Business: track your cases and communicate with New Business and Underwriting
- Client Documents: download copies of the policy contract and other client communications
- And more!

Want to learn more about Desjardins' advisor tools? Don't hesitate to contact your [Desjardins Insurance Sales Team](#). We are here to help!