



March 17, 2020

COVID-19 Update for RBC Insurance Life and Health

Like all organizations across Canada and across the world, we at RBC Insurance® are closely monitoring developments related to COVID-19. We know you have many questions and we thank you for your patience as we navigate the rapidly-changing landscape and work to provide answers as quickly as possible.

In concern for the health and safety of not only our employees but the community at large, here is what we can confirm as of March 16, 2020:

- We have activated our pandemic preparedness plan, and many of our employees are working remotely; to further reduce the density population in our larger locations and implement social distancing, other employees are working at split work sites and alternate locations.
- For now, our RBC Insurance sales offices across Canada remain open. While face-to-face meetings are reduced, our regional sales teams are fully staffed and ready to serve you.
- If you are visiting our offices, in line with public health guidelines, we kindly ask that if you have travelled outside the country in the last two weeks or are experiencing any flu-like symptoms, please postpone your visit.
- All RBC Insurance employees have ceased non-essential travel.
- All events and large gatherings have been postponed until further notice; some have been re-scheduled to be virtual.

We will continue to process new business and respond to inforce and claims inquiries. We ask for your patience if you experience wait times that are longer than usual.

Information regarding New Business applications and settling requirements

Many advisors are meeting with clients remotely and completing applications for life and living benefits insurance using screen-sharing technology. To help facilitate this, we are now accepting electronic signatures for all of our fillable pdf applications. Please see below for the details:

Life and Living Benefits applications available for remote use:

- PDF fillable applications are available on our [Sales Resource Centre](#). Most of our current applications do not require a witness signature, so you will want to ensure you are using the most current version, and not a supply you have on hand.
- eApps for RBC *YourTerm*™ and The Fundamental Series™ are available on the [Business Intelligence Centre](#).

Signature options:

- Meet with clients remotely using third party screen sharing technology like Skype, join.me, Zoom and WebEx.
- Electronic signatures will be accepted through programs like DocuSign, Adobe Sign and eSignLive.
- Wet signatures are not required and we will allow scanned copies of signed applications.
- Witness signatures have been removed from the current version of our New Business applications for all products. Electronic signatures will be accepted through programs like DocuSign, Adobe Sign and eSignLive.

Important: Do not send out any applications directly to RBC Insurance without having your MGA or National Account receive the application copies they require first, where applicable.

Settling Requirements

Necessary documents continue to be produced, printed and assembled as part of policy assembly and are then couriered to the advisor or MGA or National Account where applicable. We do not have fillable settling documents at this time; please scan and email to clients for them to print, sign and scan back.

Signature Options:

- Wet signatures are also not required for settling and we will continue to allow scanned copies of signed documents.
- Witness signatures are not required for Amendments/signed statements.

NOTE: Advisors are asked to hold originals only until we are able to ensure receipt of complete and legible applications and settling requirements at which point the originals can be destroyed.

Important information regarding policy delivery

As a reminder, as long as there has been no change in the client's insurability, Life & Health insurance policies become effective once they are delivered to the client. As we share in the responsibility to ensure our clients are protected, we ask that as your office considers its business continuity plan, you work with your mail services and Canada Post* to make arrangements to have mail redirected. Unfortunately, RBC does not have the ability to store, organize or redirect mail.

Refer to these guidelines regarding policy delivery:

If the policy is issued as applied for with no delivery requirements (e.g. signed statement on delivery)	Advisors may deliver the policy by mail
If the policy is issued with amendments or other delivery requirements (e.g. signed statement on delivery)	Advisors may send a copy of the application and delivery requirements to the owner/proposed insured for completion, then deliver the policy by mail once completed requirements have been received.
In all cases, before delivering the policy: Advisors must verify that there has been no change to the insurability of the proposed insured.	

*TIP: For mail received through Canada Post, contact Canada Post directly about their [mail forwarding service](#).

Information regarding enforce policies

Satisfying the EP for DI policies

- If a client is in self-quarantine, even if it has been mandated or recommended, and not displaying any symptoms of COVID-19, they would not satisfy the definition of disability and the 14 day period would not contribute to the elimination period.
- If someone is in self-quarantine and displaying symptoms, the EP would begin the day the insured begins to show symptoms.

At the moment, we are adhering to our long term disability contract provisions. As time progresses and should there be any additional developments, RBC Insurance will reevaluate and reassess our position accordingly.

Premium waiver

In continuing to adhere to all contract provisions, clients are required to pay their premium in order to continue coverage. If premiums cannot be paid, our contracts allow for a grace period prior to lapse. Should your client be unable to make a payment, many of our contracts also include a reinstatement provision but it's best to review the specific contract for further details.

We will continue to update and refine our plans as the situation evolves. Your best source of information from RBC Insurance will be via email communications, the RBC Insurance Sales Resource Centre, or by contacting your local RBC Insurance office at 1-866-235-4332.