fidelity life

E-App share training guide.

Last edited: November 2024

Digital resource.

Please consider the environment before printing this guide.
If you're not using the guide digitally, you may want to print in black and white, and/or remove any imagery before printing.

Contents

Top tip: Click on any of the titles below to be taken to the page.

Say hello to E-App share.

Your learning journey.

With the release of new features in E-App, we've created this short and simple guide to illustrate these new features and help you navigate our ever-evolving E-App. In this guide we'll run through the:

- Updated navigation in underwriting question sections
- Updated Doctor's details page
- E-App share – you can now share E-App with your client so they can fill in their application remotely.

How to use this guide.

Your main source of reference will be this training guide, it has been designed to be self-paced. Check out the keys below. These easy reference icons help you get the most out of this guide.

Video links.
When you see this 'Video' icon, you will be able to click on the links provided to view specific How-to videos.

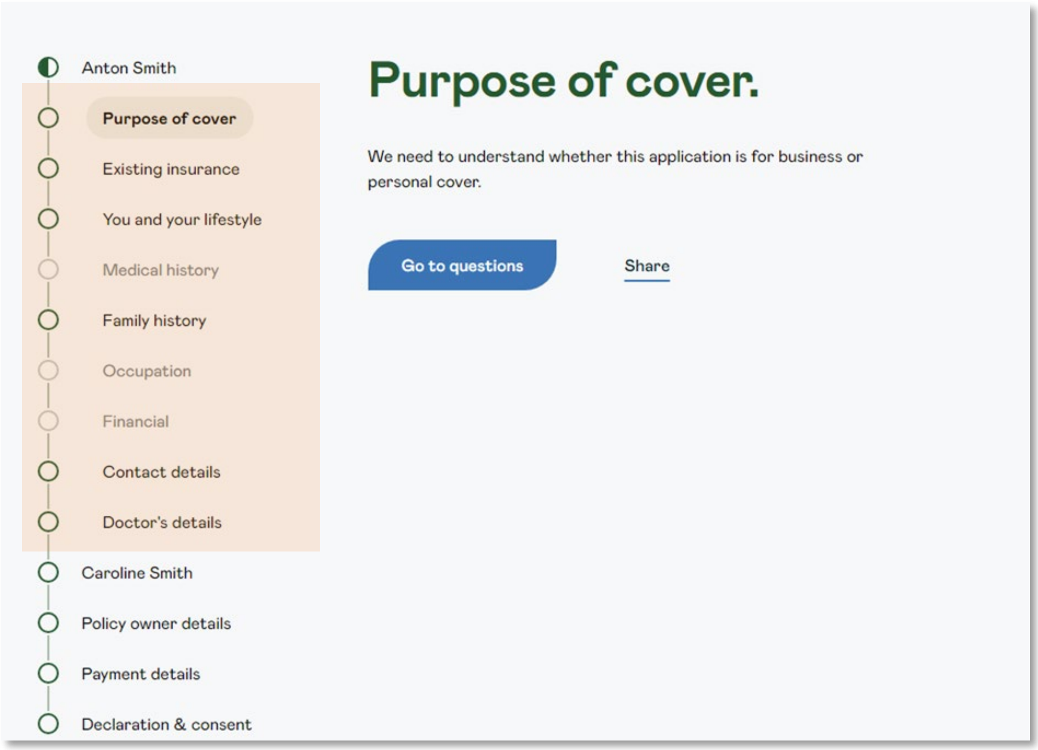
Links.
When you see this 'Click' icon, you can click on the link provided as a shortcut to where you need to go.

Updated navigation.

You now have more flexibility when navigating in E-App. You can use the navigation bar on the left-hand side not only to navigate through the different sections of the E-App, but the different underwriting questions too. Let's take a look…

1. New navigation

We've improved the navigation in E-App, which you can see in the screenshot below. With our new and improved E-App navigation bar, you can now navigate freely between the different underwriting questions sections for each person to be insured.

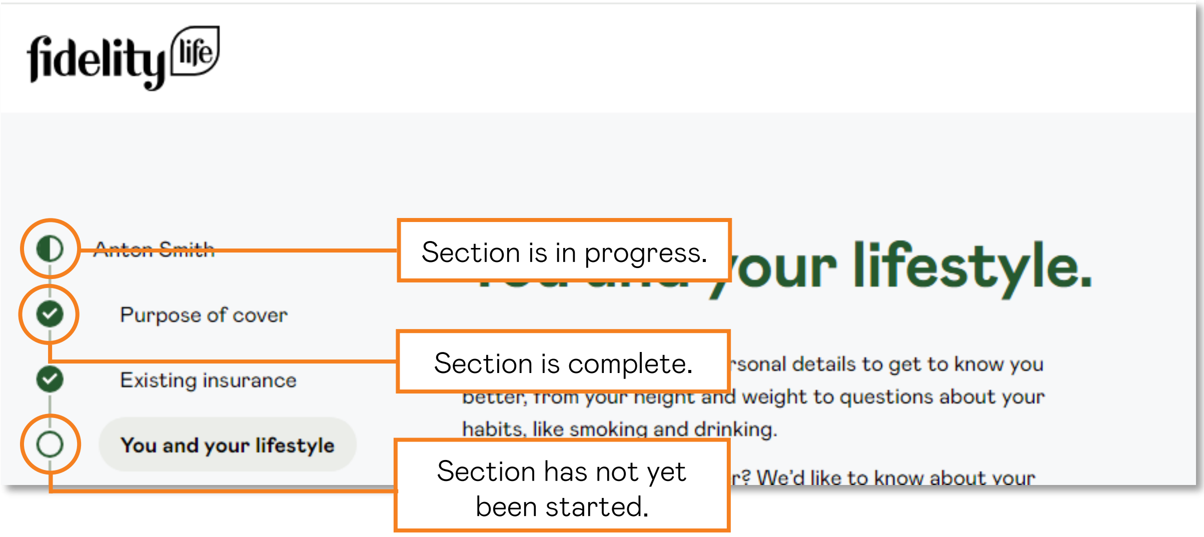


When you select one of the underwriting question section headings, it takes you directly to the corresponding underwriting question section. This simplifies navigation within the E-App and offers you greater flexibility in how you complete it.

2. Progress icons

You'll be able to see the progress of the underwriting question sections at a glance via the progress icons. These icons and what they mean are shown below.

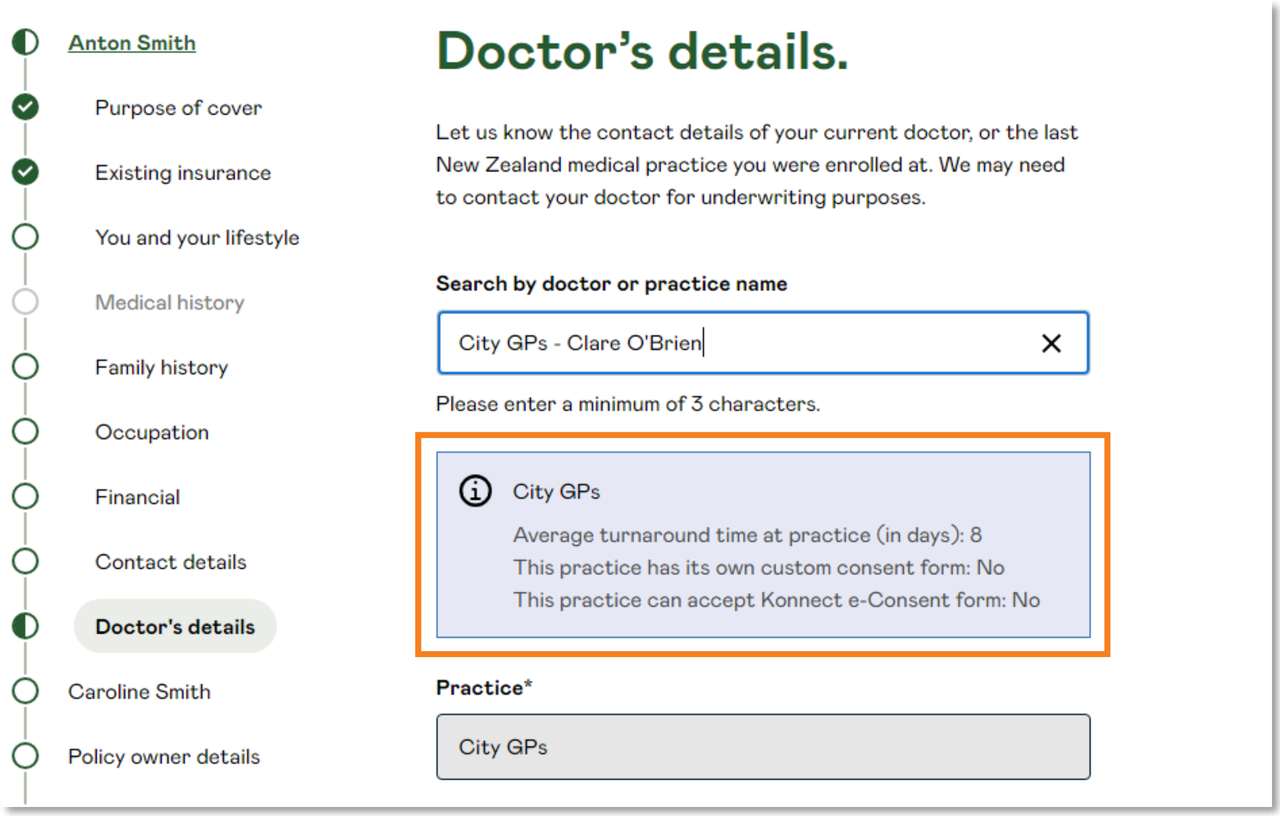
You can also see which section of the E-App you're currently in, as the section is highlighted in the navigation bar.



Doctor’s details.

You’ll see that we’ve also made improvements to the Doctor’s details section within E-App.

Now, when you type in and select your client’s doctor’s or practice details into the search field, you’ll see a new information box highlighted in blue (shown below), which provides you instant access to useful information about practices across New Zealand.



The additional practice information that’s provided in the highlighted blue box is:

1. **Average turnaround time at practice.**
   This number signals the average number of days it takes that practice to provide medical information. This can be helpful when setting expectations with a customer regarding underwriting timeframes.

2. **This practice has its own custom consent form.**
   This indicates whether a custom consent form from the practice needs to be completed to access a customer’s medical information. This information is helpful when a customer has declared their medical information as part of the E-App process.

3. **This practice can accept Konnect e-Consent form.**
   This indicates whether a practice accepts a Konnect e-consent form. If they do, then we send them a form for the client to sign (digitally or with a physical signature).

E-App share.

When we launched E-App we committed to continuously updating and evolving it. We've listened to your feedback which said that the ability to share an E-App with your clients is crucial.

So, we're excited to introduce a feature you've all been waiting for – E-App share.

1. What is E-App share?

The E-App share feature allows you to share an E-App with your client at any stage of the process, enabling them to enter their information remotely. Additionally, E-App share will add a concurrency feature, where the adviser and the client can complete an app simultaneously.

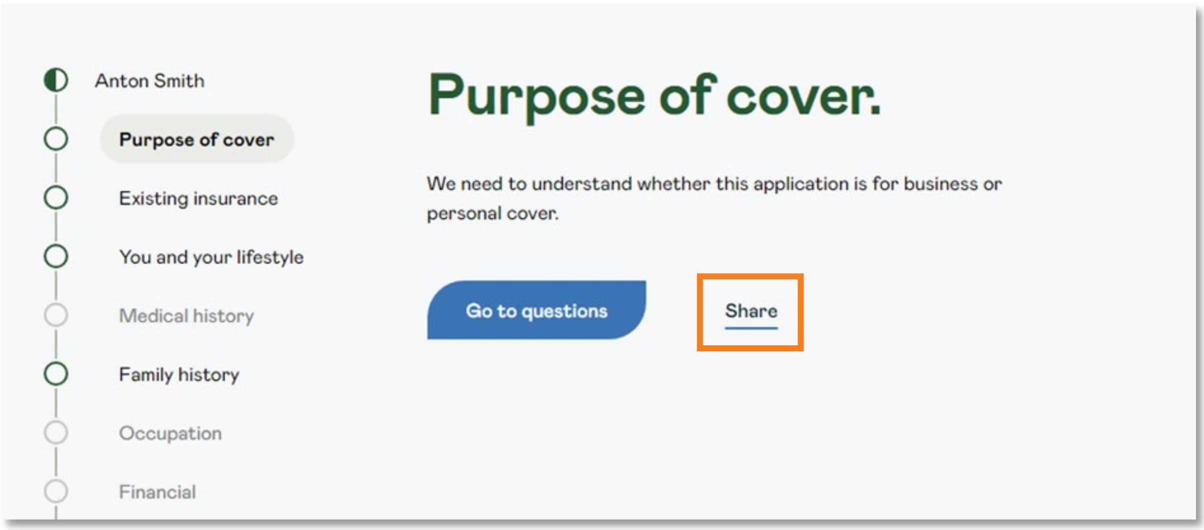
2. How to share an E-App with a client.

You can share an E-App with a client at any point in the application process.

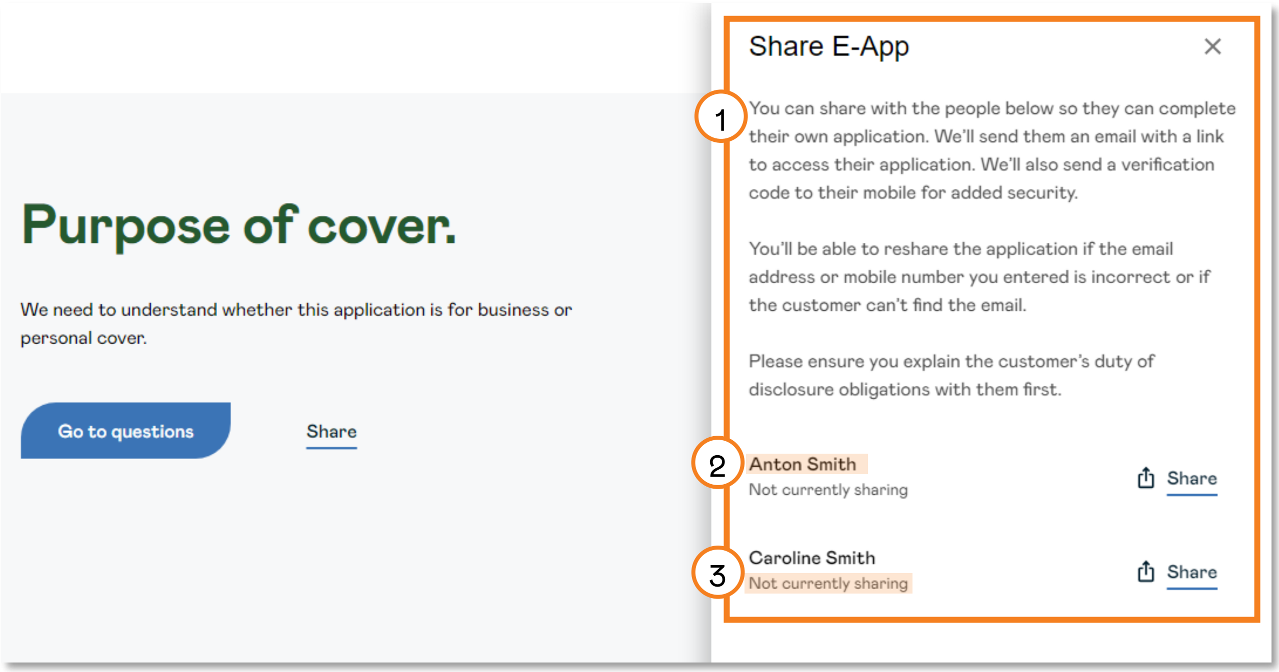
To share an E-App, first you'll need to create an appropriate illustration in Apollo and then create a new E-App. We won't cover the how-to create illustration process in detail in this guide. However, if you want to refresh your knowledge or learn more about this process, view our 'How-to' video series.

Create an illustration
How-to video.

Once you're in an E-App, you'll then need to navigate to any page within the application of the person to be insured that you wish to share it with.



On each page in the E-App you'll now see a 'Share' link next to the 'Previous' and 'Continue' buttons. When you **select the Share link** this will bring up the new Share Panel on the right-hand side of your screen, shown below.



This Share panel is where you can share an E-App with your client. Within this panel, you'll find:

1. **Instructions on how you can share an E-App.**

This information outlines instructions around how the share functionality works. It also includes information around the share process and what your client can expect once an E-App is shared with them.

2. **Each person to be insured's name.**

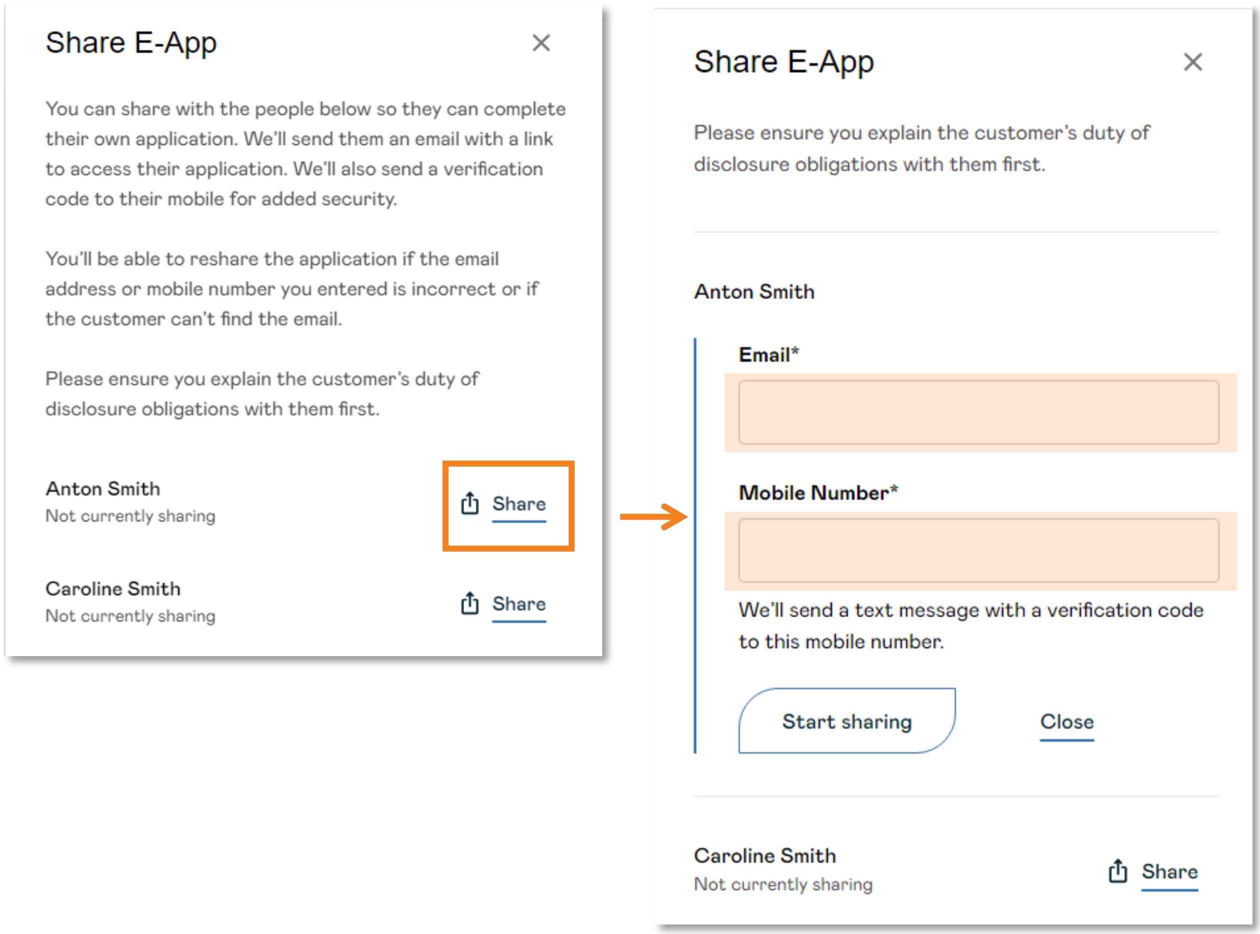
Here you'll see the name or names of each person to be insured that's included in the E-App.

3. **The sharing status.**

Underneath each name you'll see one of two possible sharing statuses. These indicate whether the E-App is currently being shared with a client.

- 'Not currently sharing'- This will be the default status when an E-App hasn't yet been shared with your client.
- Or 'Sharing' – You'll see this status once you've already shared the E-App with your client.

Once the Share panel appears, you can share an E-App with a client by **navigating and selecting the share button** next to the name of person to be insured.



Next, you'll be prompted to provide your client's email address and their mobile telephone number in the fields that appear (as shown above). Once you've entered their information, select **the 'Start sharing' button.**

Once you **select the 'Start sharing' button**, your client will receive an email with a link to their E-App.

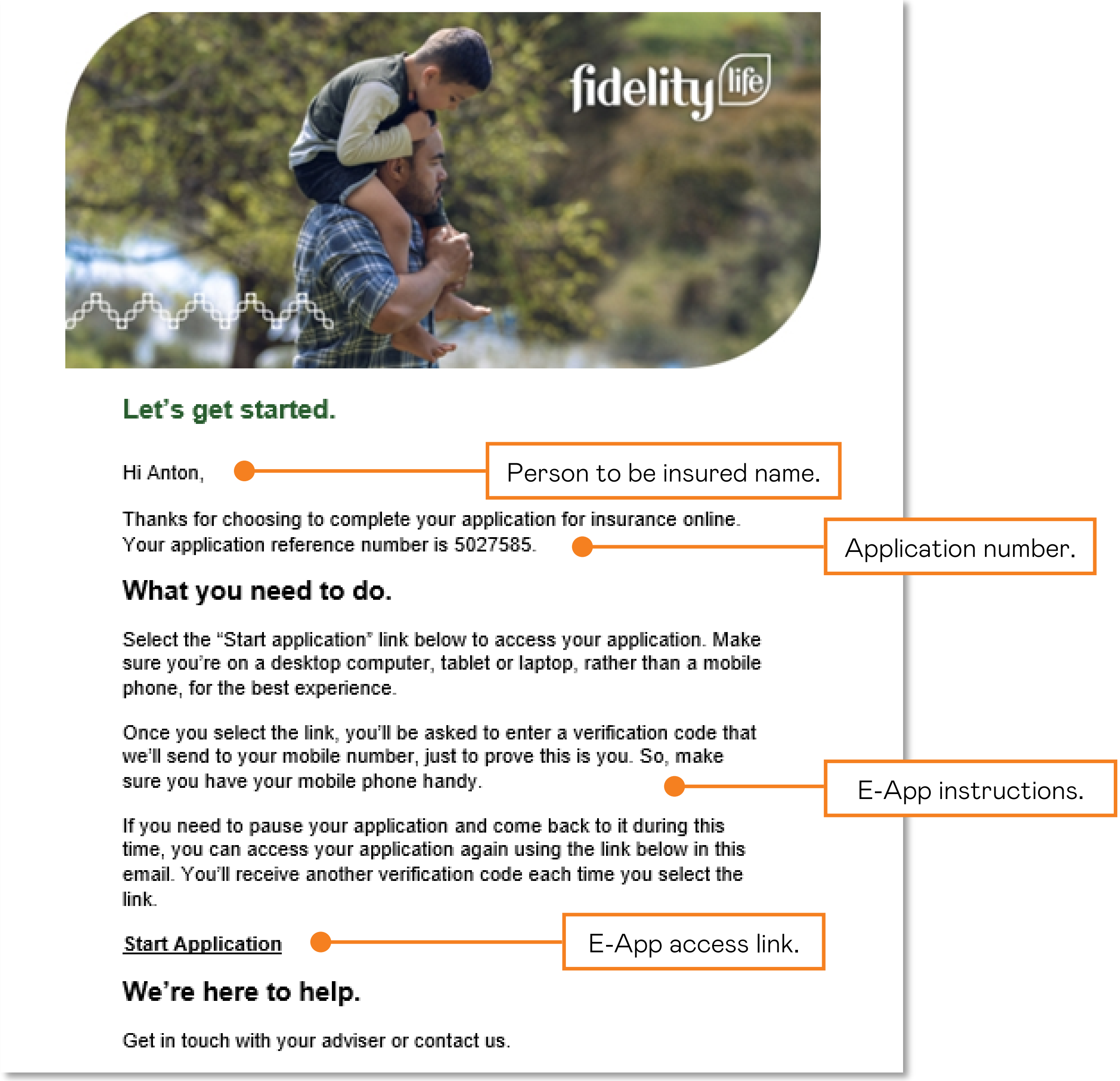
Important note:

When you share an E-App with your client, it will only share the part of the application applicable to them. If you have more than one person to be insured, you'll need to individually share the E-App with each person to give them access to their part of the application.

3. The Customer E-App experience.

Now that you know how to share an E-App with a client, it's important to understand the E-App share journey your client will experience. This way, you can inform them about what to expect and provide any necessary support or guidance.

After you share an E-App with your client, they will receive an email from Fidelity Life with a link to their E-App, like the one shown below.



Let's get started.

Hi Anton,

Thanks for choosing to complete your application for insurance online. Your application reference number is 5027585.

What you need to do.

Select the "Start application" link below to access your application. Make sure you're on a desktop computer, tablet or laptop, rather than a mobile phone, for the best experience.

Once you select the link, you'll be asked to enter a verification code that we'll send to your mobile number, just to prove this is you. So, make sure you have your mobile phone handy.

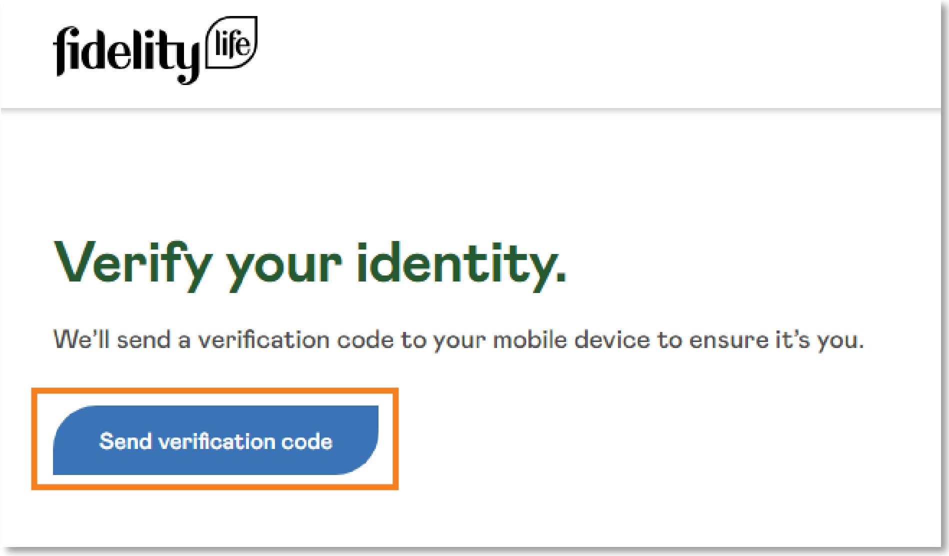
If you need to pause your application and come back to it during this time, you can access your application again using the link below in this email. You'll receive another verification code each time you select the link.

Start Application

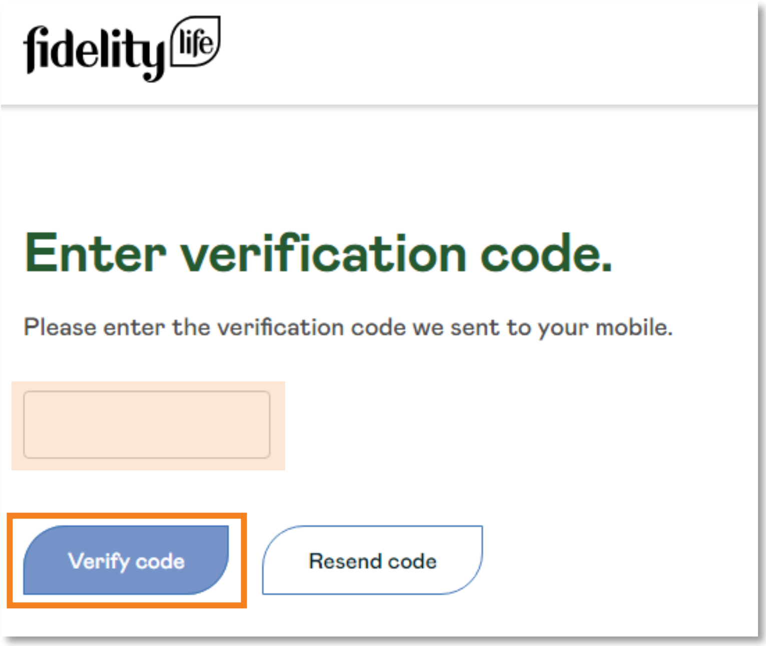
We're here to help.

Get in touch with your adviser or contact us.

When the client selects the link at the bottom of the email, they'll be taken to the E-App application. At this point your client will see the 'Request verification code' button, they need to request a verification code before they can access the E-App.



To request a verification code, your client will just need to simply **select the 'Send verification code' button.**



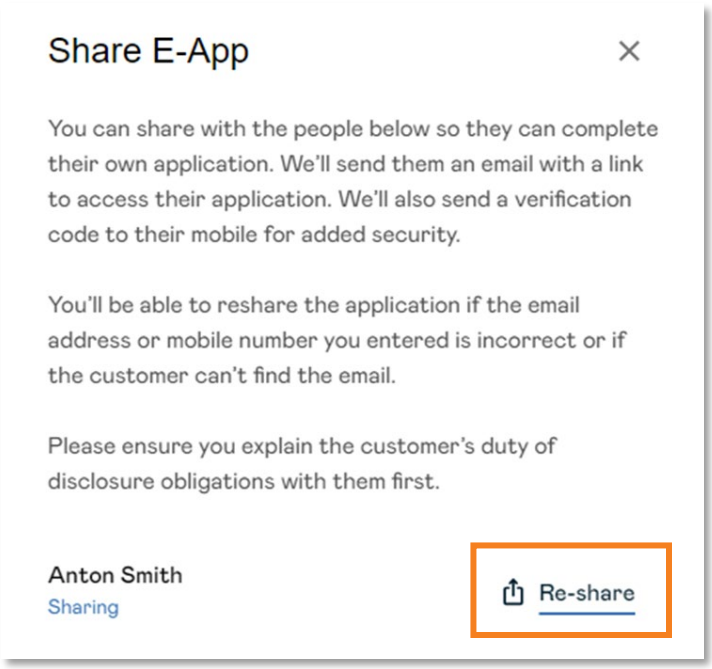
Once they've received their verification code (to their mobile phone), they just **need to enter this code** into the field and then **select the 'Verify code' button.** Once it's authenticated, they'll then be able to access their E-App remotely.

Important note:

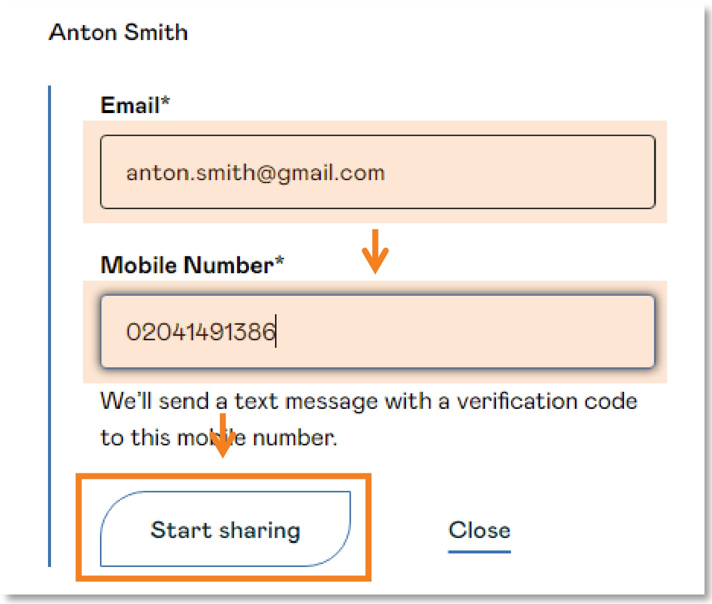
The verification code stays valid for 10 minutes. Therefore, if your client doesn't enter the code within this timeframe, it will expire. If it expires, they will then need to request a new code, which they can do by selecting the 'resend code' button. Your client is able to request a new verification code 5 times, after that, you'll need to re-share the E-app with them.

4. Reshare an E-App

If your client has lost or didn't receive the original E-App email, you can easily reshare the E-App with them. To do this, **navigate back to the Share panel** within the E-App. Instead of seeing the 'Share' link next to their name, you'll now see a 'Re-share' link. To start the re-share process, **select the 'Re-share' link.**



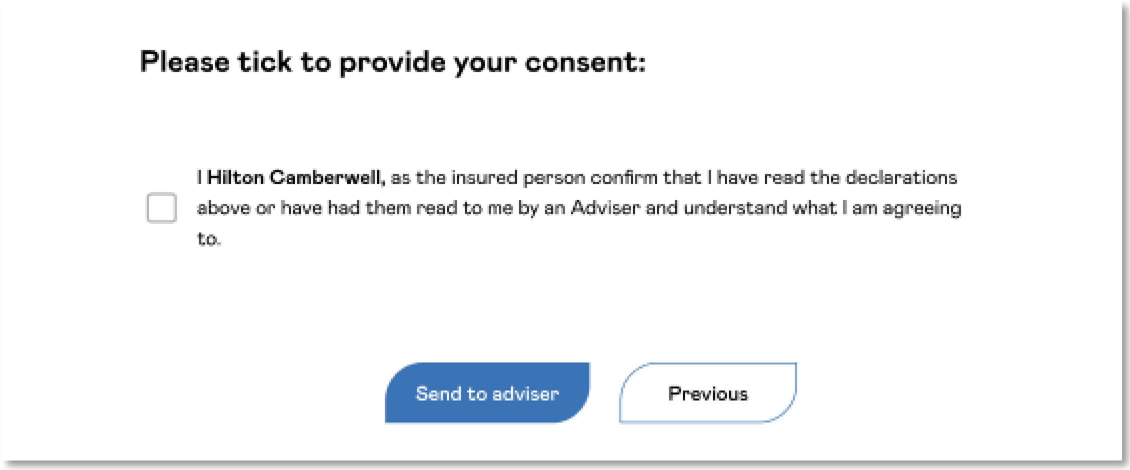
Once selected, it will display the client's email address and mobile number that you originally entered. We recommend double-checking these details with your client to make sure they're correct. Once you've confirmed they're correct, **navigate to and select the 'Start sharing' button** to reshare the E-App with your client.



5. Completing an E-App.

Once you've shared an E-App with your client(s), they then need to go through the E-App and fill in the required information.

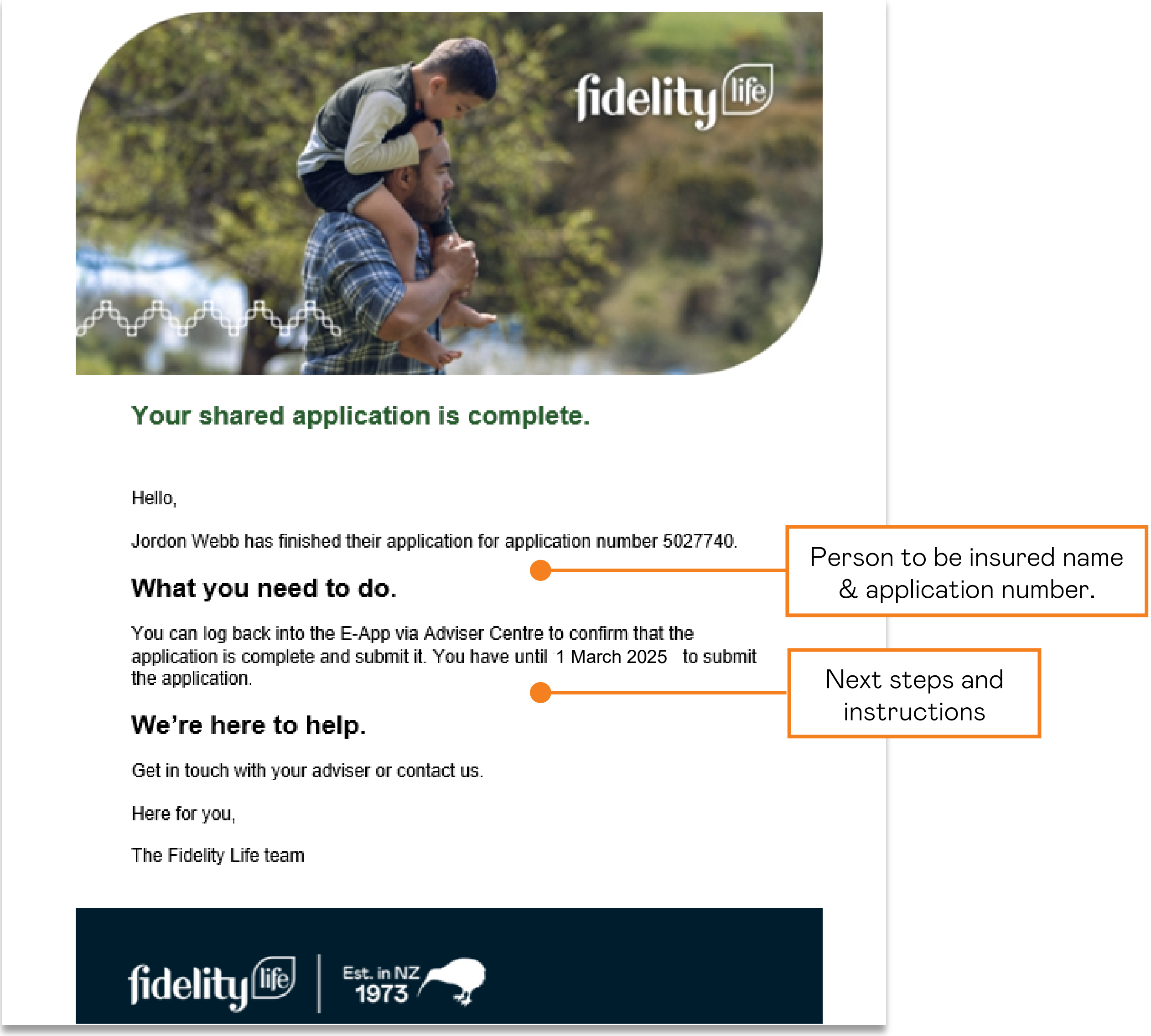
Once they have entered all the required information, they are then able to provide their consent, by checking the checkbox and selecting the 'Send to Adviser' button. This action confirms that they understand the declarations.



Your client can also send through the partially completed application information by selecting the 'Send to Adviser' button, but in this instance, they will need to leave the declaration and consent checkbox unchecked. They can only provide their consent when the application is completed in full.

Important note: Once consent has been provided by selecting the check box, if any information in the E-App is changed by either you or your client, the checkbox will revert back to being unchecked, meaning you will need to provide consent again.

You will then receive an email confirming they have filled in the E-App and provided their consent as shown below.



Your shared application is complete.

Hello,

Jordon Webb has finished their application for application number 5027740.

What you need to do.

You can log back into the E-App via Adviser Centre to confirm that the application is complete and submit it. You have until 1 March 2025 to submit the application.

We're here to help.

Get in touch with your adviser or contact us.

Here for you,

The Fidelity Life team

This email doesn't mean that the E-App has been completed in full. It's still your responsibility to ensure that all the correct information is captured.

You'll still need to ensure that the following is captured:

- That each person to be insured (included in the E-App) has completed their information in full
- Policy owner information
- Policy payer information
- Each policy owner, policy payer and person to be insured has provided their consent

Once you're happy that the E-App is completed, you can submit the E-App in the usual way by selecting the 'Assess application' button.

Further help.

We've created some additional helpful resources, which we've listed below. Use these when you need help navigating the illustration and E-App process.

Create an illustration

New to creating illustration and quotes in Apollo? Watch this short handy video which will take you through the process.

Complete an E-App

Do you need further help with compelting an E-App after you've worked through an illustration? Watch this video to be guided through the end to end E-App process.


Thanks for completing this training.