

Effective April 2, 2020

Photographs of Certain Documents Accepted Temporarily

In the current social-distancing environment, EquiTrust will accept electronically submitted photographs of certain sales-related documents – effective 4/2/20. This temporary arrangement is offered to facilitate business processing where standard means of document submission are not practical, such as scanning or fax.

Some documents are not acceptable by photograph, including product applications and forms included in the original application process. However, photographs are accepted of documents other than the application to resolve requirements for not-in-good-order applications. Photos may also be submitted to confirm contract/policy delivery.

Accepted by Photograph:

- New-business documentation – excluding the application – to clear NIGO requirements
- Delivery receipts (Note: for applications submitted through E-App, delivery receipts submitted by photograph requires future financial transactions be notarized)

Not Accepted by Photograph:

- Product application
- Application amendments
- In-force documents

Pictures must be clear and legible, including the document form number.

This policy is subject to change.

Questions?

Contact Sales Support at 866-598-3694.