

Admin Guide

E-signature Administration Process



HANSARD
WORLDWIDE

Electronic Signatures

The introduction of e-signatures not only makes new business submission easy, it can also be used for future instructions from you and your client over the lifetime of a policy, facilitating:

- New Business
- Surrenders
- Maturities
- Deaths
- Beneficiaries
- Fund Advisor / Service manager Fees
- Premium Holidays, Paid Up Requests or Change in premium levels / frequencies.

High Risk Cases

For payments out, all signatures will need to match that of the evidence signature that we hold on file.

As part of standard process, and part of our client and transactional risk assessment we may, at times, identify high risk factors. In such a scenario, we reserve the right to reject an electronic signature or request additional information, and ultimately the right to contact the client for verification. For payments out, electronic signatures will only be accepted as default where the account is in the client's name and we have either made payment to the same account previously, or they are in a schedule C country.


DocuSign Process

1. To get started you must first sign up to DocuSign (docusign.com) – each user within your business is required to have their own log in. DocuSign offer enhanced rates the more accounts your business has with them.
2. You, or your client uploads the PDF Hansard document that you wish to transfer to DocuSign, many of which are available via Hansard Online or [Hansard.docs](https://hansard.docs). You can hold templates in the DocuSign system, enabling you to prepare a typical 'document set' that can be used with multiple clients in the future.
3. You, or your client, then prepares the paperwork, inputting the email addresses that it will subsequently be sent to for signing. You can type in the information (names, address etc.) and select the places where the signatures will be required within the document. You can also determine which user should sign the document (e.g. client or colleague), highlighting the fields they should complete.
4. Once the document preparation is completed, you then send the document for signing. An email is then sent to the first signor (or only signor depending on how the application is being set up) with a link to open the DocuSign application (online, via a PC or tablet device).
5. If sent to your client, they will be first asked to tick a declaration, acknowledging that they understand that they are using E-Signatures.
6. The client then reviews the information (or inputs the required information requested) and decides to sign or decline the application (this will notify the original sender and pass on any comments that were made from the client).

7. Your client has two options when inputting their signature, they can either 'free format' sign (by moving their mouse, or physically signing with their finger on their device screen) or they can electronically stamp it, the system will then automatically place a signature in the box.

Example: the signature to the left was physically provided ('free format') and the signature to the right was electronically stamped.

Applicant 1

DocuSigned by: 
1234567891234567

0 1 0 4 2 0 2 0

Applicant 2

DocuSigned by: 
0123456789012345

8. Once the application has been signed, an additional email will be sent to any additional signors required, requesting them to sign. Again, they have the option to accept or decline.
9. Once all parties have signed, the completed document is then sent back to the original user (most likely you) and a copy of the application is sent to the signors also.
10. The document is then uploaded to Hansard via Hansard Online, or e-mailed to Hansard including supporting documents as follows:
 - Any instruction submitted to us must be accompanied by the certificate of completion which outlines the full audit trail of the document's history.
 - Transaction ID
 - Evidence of Clients e-mail address, which matches that on file at the time of instruction.

Note: You should be comfortable that DocuSign is an appropriate E-signature provider, following your own independent assessment and research.



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