



Policy should be sent to the insured as soon as possible, so that they have it prior to the loss

### Procedures for E-Delivery of Policies to Insureds:

**Before policies can be emailed in lieu of sending paper copies, agencies are required to obtain the insured's prior written consent.**

*"This is to acknowledge that as of the date set forth below I have requested the \_\_\_\_\_ agency provide me with electronic copies of my insurance documents. In addition, I further acknowledge my understanding that until such time as I specifically request in writing to the agency that this procedure be changed and the agency acknowledges its receipt of that request, I will only receive electronic copies of my insurance documents and I will not receive paper insurance documents."*

*Name of Insured*

1. Agency should establish a practice to receive confirmation from the insured that the policy/document has been received. (No reliance should be placed on automatic reply receipts generated by e-mail server confirmations as they are sometimes not correct).
2. Options to receive confirmation from an insured that an emailed document has been received
  - a. Request the insured respond back from the email, confirming that it was received and the document attached could be opened.
  - b. Use a website vendor that provides the ability to deliver documents through a document confirmation site. The insured would be directed to the site, when they access their document, a confirmation is sent by the vendor to the agency that the policy/document was accessed and downloaded.