

Tele-App Tips

Thank you for your interest in life insurance.

Here's what to expect next:

Our Insurance Company representative will call you soon...

The Call Center is staffed by insurance professionals who will do their best to contact you at the time and phone number you specified. The person who calls will ask questions that will be used to complete an application for life insurance and schedule your paramed exam. The information on your application will ultimately be reviewed by the insurance company underwriter to determine whether you qualify for the coverage requested.



In most cases, the interview takes only 20 to 30 minutes. It's important to have on hand:

- your driver's license number
- names, addresses and phone numbers of doctors, hospitals or clinics you've visited
- reasons for and dates of treatment
- the names, dosages and frequencies of any prescription medicines you are taking
- other life insurance policies including company names and coverage amounts
- financial information including income, assets, liabilities and net worth



The Paramed Exam

The Call Center will arrange for an abbreviated exam by a paramedical technician. For your convenience, the exam can take place in your home or office. The paramed will contact you to confirm the scheduled exam; it's usually scheduled a few days after your telephone interview. The exam results enable the life company to offer you the lowest premium rate possible for your life insurance policy.

Get a good night's sleep prior to the exam and, if you can, skip heavy exercise on the day it's scheduled. You'll see best results if you relax and also:

- do not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoid tobacco or caffeine products for at least one hour prior to the exam
- drink a glass of water before providing the urine specimen

The exam includes

- measurement of your height, weight, blood pressure and pulse rate
- collection of blood and urine specimens
- in some cases, an electrocardiogram (EKG)
- in some cases, a medical history report

Policy Coverage

Life insurance coverage is not in effect until your application is approved, and any outstanding policy requirements and your first premium payment have been received. Approval is not guaranteed.

If you have any questions...

My Agent's Name

My Agent's Phone Number