

ADVISER FAQS

February 2022



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Why are payment details being made mandatory?

AIA have implemented mandatory payment details during the application state to streamline our administration processes and issue policies faster. This will ensure that once we receive all the relevant information to assess the application and the policy is accepted, we can issue the policy to clients and pay commission to advisers as quickly and efficiently without the need to request further bank account details which often create unnecessary delays.

What happens if I don't have payment details on hand?

Some form of payment details or agreement of payment will be required prior to submission of a policy. You will not be able to submit a policy application without payment details provided up front.

Are the payment details safe?

Yes. Further information as to how the information is stored and used can be found on the AIA security statement located in the documents through eApp. Click [Here](#) to read AIA Australia privacy statement.

I don't want the details debited until I confirm the policy can be issued. What should I do?

There are two options available to you within the online application process which will allow you to specify a date for when the premium is to be debited and policy issued. You can enter a policy start date or choose Auto Complete.

What is Auto Complete and what happens if I answer Yes/No to it?

Auto complete will enable any eligible policies that meet the auto complete criteria to be issued the next business day. A policy will be deemed auto complete ready if it satisfies all the following criteria:

- Signatureless electronic declarations have been used
- Payment details have been provided
- The policy has been accepted by eApp Express

When you select "Yes" to Auto complete we will issue the policy the next business day and deduct the premium due. If you select "No" to Auto complete the policy will not be issued and the premium will not be debited until you notify us of the issue date. This will result in delays in us placing the policy in force and the client having insurance as we will not issue the policy until you have instructed us the issue date.

If I select 'No' to auto complete and "Adviser instruction" is raised, what can I expect to happen next?

If you have selected No to Auto complete an Adviser Instruction is raised by our administration team and will show as an outstanding requirement on the Adviser site. The Adviser Instruction will be sent via email as a DocuSign request and will allow you to confirm with AIA when the policy is to be issued. Alternatively, you can call AIA on 1800 033 490 to confirm when the policy is to be issued.

How can I ensure when submitting a new application that has a specific commencement date will be processed correctly?

If you have a specific date for when the policy is to commence this can be flagged by selecting “Yes” to the question “Is there a specific commencement date required”. Selecting “Yes” will prompt you to enter the commencement date. AIA will only issue the policy and deduct premium on this date when the application has been accepted. Alternatively, for signatureless applications you can select “No” to Auto complete.

I have not received the payment details from a client and wish to submit the application, how can I proceed?

You will not be able to submit an application for insurance without payment details. You can save the application and submit it at a later stage by entering the payment details. Please note that the policy is not submitted to AIA until the payment details have been provided and all other mandatory information has been supplied throughout the application process.