













Your Smart App with BMO Insurance...A few important notes for our valued Client.

Thank you for choosing BMO Insurance to provide you and your loved ones with insurance coverage. Here are some important next steps in completing your Smart App:

Actions	Need to know...
<p>App completion</p>	<ul style="list-style-type: none"> We use the information in this application to determine whether or not you are eligible for coverage and to establish the premium rates for the coverage you are applying for. It is important that the information you provide is current, correct and complete.
<p>eSignature</p>     	<p><u>eSignature In Person</u></p> <ul style="list-style-type: none"> Remember your Secret Q&A that you set up for eSignature. You will receive an email with a link to login to OneSpan, review and sign the application and later download a copy of your signed application. <p><u>Remote eSignature (All signers will have a total of 14 days to eSign)</u></p> <ul style="list-style-type: none"> You will receive an email from OneSpan with a link to review and esign the application. Open the mail link using the Secret Q&A you set up for eSignature and complete the process as follows: For iPad, tablet or touch-screen laptops: <ul style="list-style-type: none"> Review and accept the eConsent Authorization Review the completed application and ensure that all information is correct Tap on the 1st signature box and sign directly on the device with your finger or a stylus You can click on the subsequent signature boxes, one at a time, to apply your captured signature to the rest of the application Once all signatures are provided, the application will be sealed and cannot be tampered Exit the signing screen. You will receive an email notification to download a signed copy

   	<ul style="list-style-type: none"> • For laptops without touch-screen capability: <ul style="list-style-type: none"> ○ Review and accept the eConsent Authorization ○ Review the completed application and ensure that all information is correct ○ Click on the 1st signature box and: <ul style="list-style-type: none"> ▪ Use a mouse to draw your signature; or ▪ Use a smart phone to sign by clicking on “Sign with a mobile device” in the signature box. You will receive an email instantly. Open up the email with your smartphone and click on the link to turn it into a wireless signature pad. ○ You can click on the subsequent signature boxes, one at a time, to apply your captured signature to the rest of the application ○ Once all signatures are provided, the application will be sealed and cannot be changed. ○ Exit the signing screen. You will receive an email notification to download a copy of your signed application.
<p>Download a copy of the signed Smart App</p> 	<ul style="list-style-type: none"> • Once the eSignature process is successfully completed, you will receive an email from OneSpan with a link to download your signed application using the Secrete Q&A set up for eSignature. • You will have 7 days to download the copy. If you miss that window, you can still have your insurance advisor to provide you with a copy for retention.
<p>Additional telephone interview or personal visit to collect medical information</p>	<ul style="list-style-type: none"> • Depending on the type and amount of insurance coverage you are applying for, you may be required to complete: <ul style="list-style-type: none"> ○ a telephone interview with an underwriter; or ○ a paramedical questionnaire during a personal visit by a paramedical professional at a place and time of your preference.

We hope the above information was helpful and look forward to reviewing and approving your complete application for insurance soon. Should you have any questions, you can always reach out to your insurance advisor for assistance.

We’re here to help.