



# Chubb eApplications Agent/Broker Best Practices

## Best Practices

In order to ensure the quality of your eApplication, please apply the following best practices:

### General

- Instructions for using editable applications and important legal information are presented when the eApplication is opened. **Be sure to read and follow these instructions.**
- We realize you may store copies of eApplications locally for ease of distribution. Policy applications are part of the filed forms for a product and are updated when a product is refilled. We recommend you check the Web site on a regular basis to ensure you are storing and using the latest version of our eApplications.

### Adobe-Related:

- Use the latest version of Adobe Reader (available for free from the Adobe Web site; see access instructions below).
- For optimum viewing, set your Adobe viewer to 100%.
- Do *not* select the “Auto Complete” feature if the option is presented in Adobe.
- If you are *not* using the most recent version of Adobe Reader and are processing a form that was updated in a more recent version, you will receive an Adobe message indicating that only the features that are applicable to the version of Adobe Reader you are working in are available to you. This is standard software processing as features vary by version.

### Browser-Related:

- When operating in a Web (or browser) environment, the standard capabilities of the browser apply.
- When accessing an eApplication from the Web site, it will be opened in a browser. Do not update or complete the eApplication within the browser. First save the eApplication on your computer and then make your updates.
- To save a form from a browser, use the “Save” icon on the Adobe toolbar (vs. the “Browser Save” or “Save As” function).
- Use the arrow buttons to move from page to page (vs. “Tab/Control”).
- “Back” and “Forward” buttons take you to the previous content contained in the Web page(s) of your current session.



## **eSignatures**

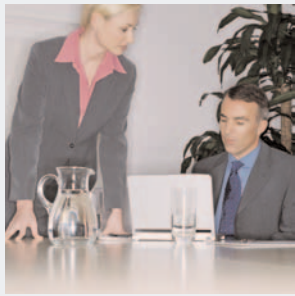
- eSignatures should not be applied until the application is complete and has been verified for accuracy.
- We recommend that you not use graphic signatures.
- Before applying an eSignature, save an unsigned version of the completed application. This will make it easier to make subsequent changes as they can be applied to the unsigned version.

## **Field Formats**

- Phone Number—Enter as 10 positions, without hyphens (3-position area code and 7-position number).
- Date—Enter as MM/YYYY or MM/DD/YYYY.
- Address—Where the address is to be input on one line, please input it as Street Address and/or P.O. Box, City, State, and ZIP Code.
- Policy Period—The appropriate format for “Policy Period” is MM/DD/YYYY to MM/DD/YYYY or MM/YYYY to MM/YYYY.

## **Use of Attachments**

- Submit attachments along with the application via email. Note that the privacy of communication via email or the Internet cannot be guaranteed, because email and the Internet are not secure mediums. Chubb does not assume any responsibility for any harm, loss, or damage you may experience or incur by sending personal or confidential information via email or over the Internet.



# Chubb eApplications Agent/Broker FAQs

## Frequently Asked Questions

### 1. What if I don't have Adobe 6.0 or higher?

- a. While we recommend you use the latest version of the Adobe Reader, Adobe 6.0 or higher is required to complete and save this eApplication. If you do not have Adobe Reader or have an earlier version, you have three options:
  - i. Go to the Adobe Web Site ([www.adobe.com/products/acrobat/readstep2.html](http://www.adobe.com/products/acrobat/readstep2.html)) and download for free the latest version of Adobe Reader.\* Or
  - ii. Continue using the PDF online. Please note: Although you will be able to enter information into the fields, you will NOT be able to save the completed file. Please be sure to print your completed application before exiting the file. Or
  - iii. Print a hard copy of this application and complete it by hand.

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“Chubb” refers to the member insurers of the Chubb Group of Insurance Companies

### 2. How do I get help?

- a. If you are experiencing technical difficulties with the electronic application, please contact our Chubb Helpdesk at 1-877-747-5266, option 2.
- b. For all other inquiries, please contact your local Chubb representative. (Customers are asked to contact their agent or broker.)





### 3. How do I use the eSignature capability?

- a. Our eApplications use standard Adobe eSignature functionality. As such, your customer may already have an electronic signature established. If this is not the case, please forward your customer the [Instructions for Setting up an Electronic Signature](#) with the eApplication.
- b. Your customers that already have an electronic signature will be able to click into the signature field and apply their existing signature.



#### 4. What do the symbols next to the electronic signature mean?

Adobe uses symbols to identify characteristics or the status of a form with an electronic signature. For your reference, here are examples of the symbols and what they mean:

- a. The electronic signature icon  indicates an empty signature field.
- b. The checkmark icon  indicates the signature is valid.
- c. The checkmark icon with warning  indicates changes have been made since the signature was applied.
- d. The question mark icon  indicates the signature could not be verified (i.e., there is no certificate on that machine verifying the signature). In order to maintain an easy application process, we have not implemented certification procedures with our eSignatures. As a result, the question mark icon will appear but does not affect the validity of the signature.

#### 5. What if I want to make changes after I've completed my application?

- a. Customers who need to make changes to the application are instructed to open the latest, unsigned version of their eApplication, make the desired changes, and save their updates. They should then reapply their electronic signature and forward the updated electronic copy to their agent or broker.
- b. Agents and brokers should forward the updated eApplication to your local Chubb representative. If this is an update to an already submitted application, notify your local Chubb representative of the revised version.

#### 6. Who has access to my application and when?

- a. Chubb will not have access to the completed application until it has been submitted by the agent or broker.
- b. As the owner of the eApplication, the customer has full control over who has access to the application before it is submitted.

#### 7. How do I provide feedback?

Your feedback is critical to us as we work to ensure the quality of our eApplications. Following are the options for providing feedback:

- a. Existing or potential customers are asked to provide their feedback to their agent or broker.
- b. Agents and brokers are encouraged to use the feedback form on Chubb's Forms & Applications Web page, or to contact your local Chubb representative with your comments.