



Getting Started Guide

Electronic Policy Delivery

Protective's Velocity Electronic Policy Delivery (EPD) option allows you to deliver your clients' policies with a secure website.

Here's how it works:



Once the policy is approved and issued, you'll receive an email from epdagent@protective.com with instructions on how to review and approve the policy on our secure website. BGAs have two business days to review the policy before it's automatically released to the agent.

The agent will then receive the same instructions via email and will have five business days to approve the policy and release it to the client.

Upon the agent's release, the client will receive an email from epdcustomer@protective.com including a link to our customer website (myaccount.protective.com).

In the Direct to Client option, the policy is released to the client with the agent copied on the EPD email.



After logging in (the client may have already created an account during the application process), or following the online registration instructions, the client will be asked to review and electronically sign any applicable policy documents.



If needed, the client will also have the ability to make their first premium payment online. Credits cards cannot be accepted for VUL policies.



The client will need to complete the electronic delivery process within 20 business days, or the policy will revert to paper delivery and will be mailed to your office.

Tracking your electronic policy deliveries

BGAs and agents can track the status of their electronic policy deliveries by selecting the "Electronic Polices" link under the "My Business" option on MyProtective.com or Protective.com if you have migrated to our updated web experience. Once the policy is placed in force, a copy of the policy and delivery requirements will be available to review or download for 20 days.

Additional information on next page.

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Delivery method options

Our default delivery method for electronic policies is BGA > Agent > Client. We also offer options for even faster delivery:

- BGA to Client (bypass agent)
- Agent to Client (bypass BGA)
- Direct to Client (bypass BGA and agent)

BGAs and agents can also elect to have all of their eligible policies issued electronically. To update your delivery method or enroll your policies for EPD automatically, contact your Protective representative.

Tips for success

- Add epdagent@protective.com to your email address book to ensure you receive EPD notifications.
- Tell your clients what to expect from the EPD process by providing them with a copy of our step-by-step guide to Electronic Policy Delivery.

Velocity EPD is not available when:

- The policy owner and payor are not the same
- The policy is owned by a trust
- The policy is owned by a company
- We do not have a valid email address for you, your agent and the client



Eliminate the hassle of paper policy delivery with EPD today.

Questions? Contact our sales desk at 877-778-3500, option 1 for additional information or assistance.

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