



E-CONTRACTING GUIDELINES FOR TRAVELERS CANADA BROKERS

Travelers Canada is committed to supporting technology that has a positive impact in your organization and improves your customer's ease of business.

Likely, your brokerage is already recording information, capturing consent and electronic signatures, or reproducing and storing insurance documents digitally. We refer to this as electronic contracting, or e-contracting, and know that for many brokers it is becoming vital to how your business operates.

Below is some helpful guidance to ensure your e-contracting provides a secure, reliable business process and aligns with Travelers Canada standards.

Things to know

- Your broker agreement with Travelers Canada already gives you the flexibility to use e-contracting systems, providing that your office is in compliance with all applicable laws. This includes (but is not limited to) signature pads, websites, secure email, and voice recording.
- As a broker, you are responsible for retaining and providing to Travelers Canada accurate, complete and legally enforceable policy documents regardless of the type of system you use.
- From time to time, we may request signed copies of certain documents. In addition, some situations will require manually signed, paper documents. This includes:
 - o Automated Payment Authorization (ACA) Form
 - o 28A Excluded Driver Endorsement
 - o Power of Attorney
- As part of the broker auditing program, Travelers Canada may audit your e-contracting system.

Things to do

- Work with your legal advisors to ensure that your e-contracting system complies with all applicable laws and produces legally enforceable policy documents.
- Within your e-contracting processes, consider how you:
 - o Gain consent from insureds to use e-contracts, and to use their electronic signature.
 - o Authenticate the identity of each insured.
 - o Produce policy documents that have the same content (presented in the same order) as the printed policy documents. These documents need to be stored and accessible by you, the insured, and Travelers Canada.
 - o Attach or link policy documents and electronic signatures in a way that maintains the integrity of the electronic signature and policy document content.
 - o Maintain an e-contracting system that is secure and auditable.

Travelers Canada values your partnership and support. If you have any questions, please do not hesitate to contact your business development manager or business development director.

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