

Foresters e-App Eligibility Rules

- Ensure your state licensing and appointments are in place with Foresters
- If writing business in a strict or Fraternal state (Connecticut, Massachusetts, New Mexico, Louisiana or Pennsylvania) you must be licensed and appointed before you can use iGO e-App.

Does the Proposed Insured or Owner know that...

- In certain states there are specific disclosures and/or e-Commerce guidelines that must be followed? Before proceeding click on **Foresters producer website** for details
- The e-App is available for all non-medical products? Medical products, PlanRight and Prepared do not qualify for an e-App
- The Application used must be for the state where their Application is signed? If not, Foresters will not be able to process your e-App and it will have to be re-submitted with the correct state selected
- Except for juvenile cases, the Proposed Insured, Owner and Payer must be the same person? If they are not, please proceed with writing the application on paper
- For juvenile cases, the Parent or Legal Guardian must be the Owner and Payer? Otherwise, please proceed with writing the application on paper
- They must have their own email address? To submit the application electronically you and the Proposed Insured or the Owner (on a juvenile case) must each have a separate email address. Otherwise, please proceed with writing the application on paper
- A valid Social Security Number (SSN) is required for e-App submission? If the Proposed Insured and Owner (on a juvenile case) does not have a valid SSN, please proceed with writing the application on paper
- A SSN beginning with "9" (Individual Taxpayer Identification Number (ITIN)) is not accepted? If the Proposed Insured and Owner (on a juvenile case) has a SSN that starts with a "9" you cannot proceed with the e-App **nor** write the application on paper
- First Premium on PAC (FPOP) for the initial premium and Draft via Pre-Authorized Check (PAC) for subsequent premiums (no direct bill) are the only allowable payment options available for e-App? If the Proposed Insured or Owner (on a juvenile case) wants a payment method other than PAC, please proceed with writing the application on paper
- Credit and Debit cards, money orders or cashier's checks are not valid forms of premiums payments (for an e-App or paper app)? If the Proposed Insured or Owner (on a juvenile case) would like to use a personal check for payment, please proceed with writing the application on paper
- Premium payments cannot be made by you (unless you are the Proposed Insured or you are the Owner and the Proposed Insured is your dependent)? This applies to an e-App or a paper app
- Applications with 1035 Exchange requests or lump sum payments cannot be submitted via e-App? If either is intended, please proceed with writing the application on paper
- e-App certificates cannot be backdated to save insurance age? The certificate date is the date issued. If the Proposed Insured wants to save insurance age, please proceed with writing the application on paper
- If they have had two (2) or more inactive certificates within the previous 12 months or three (3) or more inactive certificates within the past five (5) years, Foresters will cancel this application? Please contact Foresters at 866 466 7166 for rules and details

If you have electronically submitted an e-App DO NOT print and send the same application to Foresters via mail, courier or fax.