



Frequently Asked Questions (FAQ)

Browse the sections below to find answers to the most frequently asked questions about Combined Insurance products and selling electronically. For additional information, please contact Combined Insurance Support Team:

Combined Insurance Support Team
BrokerPHSCustomerService@ca.combined.com
1-866-619-2554

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Products & Riders

Q 1. Are all Combined Insurance products on Lia?

No, Combined Insurance currently offers Disability Insurance products. We are working on adding additional products in the future.

Available Products:

Disability (Simplified)	SEA - Simply Essential Accident SES - Simply Essential Sickness
	Riders: 100 % Return of Premium 50% Return of Premium

Q 2. Where do I find product information and forms?

When working in CICA workflow, click "Documents", located in the side bar menu to access Advisor Documents such as Product guides, Underwriting documents, Forms, and Web links.

Q 3. How can I identify the exclusions and limitations of the product?

When working in CICA workflow, click "Documents", located in the side bar menu to access Advisor Documents. For details on exclusions and limitations, refer to the Product Guides and the Underwriting Guides.

Submitting Applications

Q 4. How do I submit an application?

1. From the home page, click on "New Application"
2. Fill the "Illustration" page and click "Continue to Application"
3. Fill and review all the pages of the application
4. On the last page of the application, click "SUBMIT APPLICATION"

Q 5. How will I know if my application was successfully submitted?

After clicking "SUBMIT APPLICATION" you will be redirected to page with a success message. Your successfully submitted application will also appear in the Submitted Applications Dashboard. Policy number will be displayed in success message and in the Submitted Applications Dashboard.

If your application does not submit after clicking "SUBMIT APPLICATION" you will be redirected to a page with a failure message.



Q 6. Does my progress save automatically?

Yes, your progress is automatically saved as you complete the application.

Q 7. How do I access a saved application that I have already worked on?

Click "Saved Applications" in the Application Dashboard to access applications in progress.

Q 8. How do I find previously submitted applications?

When working in CICA workflow, click "Submitted Application", located in the side bar menu to access applications that been submitted.

Q 9. Why can't I submit my application?

Lia may not be able to submit an application in the following situations:

- **Missing Signer Information:** On the "Review & Submit" page of the application, double-check that signers have been configured correctly.
- **Missing Information:** There may be some missing information that is required before submission. On the "Review & Submit" page of the application, click on "Check for Errors" to determine if any pages have missing information. This will be indicated in a Red X vs a Green Checkmark.
- **No Internet access:** Please ensure your device is connected to the Internet and that the Internet connection is operating. If you are still unable to submit, check your firewall setting to ensure they are not blocking Lia applications.
- **Wait time:** Submitting an application should take less than 60 seconds. However, Lia may require more time depending on your Internet speed. If the application process takes more than five minutes, please contact the Assumption Life technical support desk (1-855-853-6040).
- **Out-of-date profile information:** When you submit, Lia verifies your profile details before sending the application. Please ensure that important profile information, such as your username, password, and agent code are valid and up to date.
- **Account permissions:** Assumption Life reserves the right to control a user's "submit application" permissions. To submit, users must have a valid, active Assumption Life account. Your MGA may also ask Assumption Life to disable the submit permission on your account.

Electronic Signature

Q 10. How does the electronic signature process work?

On the "Review & Submit" page, complete the "List of Signers" section. Fill in details for each applicable signer (an email address is required for each signer).

1. Each signer will receive an email with instructions on signing the document through DocuSign once the application is submitted.
2. Once all signers confirm their signature, the final document is sent directly to Combined Insurance, as well as a copy to the advisor.

Q 11. Is an email address required to do the electronic signature process?

Yes, an email address is required for each electronic signer.

Q 12. What happens if signers share the same email address when using the electronic signature process?

Unfortunately, signers cannot share the same email address.

Q 13. What happens after submitting an application?

Once application is submitted on LIA, it triggers two actions:

1. DocuSign electronic signature workflow.
2. Email confirmation and documents (Product Disclosure and pre authorized debit receipt) are sent to Proposed Insured/Owner/Payor.

Q 14. Do you have training for the electronic signature feature?

Please see below Combined Insurance electronic signature workflow. Combined Insurance has implemented DocuSign electronic signature workflow for Combined Insurance products.

1. Agent/Broker – Agent/Broker receives the first email for electronic signature. On completing the electronic signature, documents are sent to Proposed Insured or Owner for next level signature.
2. Proposed Insured or Owner – Proposed Insured or Owner receives the DocuSign email for electronic signature once Agent/Broker completes the electronic signature.
3. Payor – If Payor is a different person, Payor will receive electronic signature email once Proposed Insured or Owner completes the electronic signature.

Q 15. Can I use e-sign with any device?

E-sign is compatible with devices with web browsing capabilities, such as desktop computers, tablets, and smartphones.

Q 16. Do I need to send in additional paperwork after using the electronic signature?

If you would like to provide supporting documents, email the attachments to BrokerPHSCustomerService@ca.combined.com. If the documents contain sensitive information, password-protect the files, and send the password in a separate email to the same address.

Q 17. Can a copy of the signed form be accessed?

Once all signers have confirmed their signature, the advisor will receive a copy of the signed forms from DocuSign.