

COMBINED^{MC}

A Chubb Company

Communicating with the Operation A Field Reference Guide

Please use this guide to help direct your inquiries with the Policy Holder Services, Claims and Underwriting Departments.

Broker Service Centre

Hours of Operation:

Monday to Thursday: 7:45am to 5:00pm EST

Friday: 7:45am to 4:00pm EST



PHS and Call Center Inquiries and Client Documentation –

Where to send:

In an effort to ensure a consistent and competitive time of service on client surfacing documents requiring Call Center or PHS system updates such as (i.e. Cancellation request, Change of beneficiary forms, name correction, date of birth correction, billing correction, notice of death, payment collection, bank change, customer change request, call auditing etc..)

Please follow the instructions below for directing your inquiries.

For all PHS and Call Center Inquiries, Client Documentation and review of Clarify cases:

**Please call the BROKER SERVICE CENTER:
1-866-619-2554**

- If a representative is unable to answer your question, they will create a Customer Service case and your inquiry will be handled by a customer service representative.
- Or they will advise you to email your inquiry (see below).

EMAIL: Please write to -

BrokerPHSCustomerService@ca.combined.com.

In the SUBJECT line indicate PENDING STATUS INQUIRY + THE POLICY NUMBER. Your inquiry will be answered within 3 business days or less.

PLEASE DO NOT COPY THE INDIVIDUAL PHS, CALL CENTER REP, OR ASSISTANT MANAGERS.

PHS and Call Center Escalations

All escalations can be sent to BrokerPHSCustomerService@ca.combined.com to the attention of **Customer Service Manager**.

In the SUBJECT line indicate PHS or Call Center ESCALATION + POLICY NUMBER. Your escalation will be addressed within 3 business days or less.

What Inquiries are not for PHS and Call Center?

1. Any inquiry about a policy that has not been issued, these files should be directed to Underwriting.
2. Any claim related questions, should be directed to Claims.
3. For issues relating to the LIA sales platform please contact AML IT support directly at 1-855-853-6040

Please do not send these issues to the PHS department or the Call Center



Underwriting Inquiries and Required Documentation – Where to send:

In an effort to ensure a consistent and competitive time of service on submitted applications that require underwriting review and the consistent transmission of required documentations (i.e. replacement forms, missing info on application etc...), please follow the instructions below for directing your inquiries.

Application Status Inquiries

BROKER SERVICE CENTER: Please call 1-866-619-2554 to inquire about the status of your application.

- If a representative is unable to answer your question, they will attempt to connect you with an Underwriter.
- While a representative will attempt to connect you to an Underwriter, the Underwriter may be focused on a complex file, at lunch or break etc...and may be unable to answer your call at that moment. Please leave a detailed message and the Underwriter will call you back within 1 business day. Alternatively, you may email your inquiry (see below).

EMAIL: Please write to

markhamunderwriting@ca.combined.com.

In the SUBJECT line indicate PENDING STATUS INQUIRY + THE POLICY NUMBER. Your inquiry will be answered within 2 business days or less.

PLEASE DO NOT COPY THE INDIVIDUAL UNDERWRITERS/MANAGER OF UNDERWRITING.

Medical Underwriting Inquiries

At point of sale:

BROKER SERVICE CENTER: Please call 1-866-619-2554 and a representative will connect you to an Underwriter. Since this is a point of sale inquiry and urgent, we will ensure that the telephone representative is able to connect you to an available Underwriter.

General Inquiries about Medical Underwriting

EMAIL: Please write to markhamunderwriting@ca.combined.com.

In the SUBJECT line indicate MEDICAL UNDERWRITING INQUIRY + PRODUCT NAME and/or POLICY NUMBER. Your inquiry will be answered within 2 business days or less.

PLEASE DO NOT COPY THE INDIVIDUAL UNDERWRITERS/MANAGER OF UNDERWRITING.

Underwriting MEMO Responses

ALL Underwriting MEMO responses must be sent to markhamunderwriting@ca.combined.com and not to the administrative support team directly. You will receive the email from Underwriting so simply reply to that email and your response will be managed accordingly.

PLEASE DO NOT COPY THE INDIVIDUAL UNDERWRITERS/MANAGER OF UNDERWRITING.

Replacement Forms

Replacement Forms can be uploaded via the LIA documents upload function. They can also be sent to markhamunderwriting@ca.combined.com.

In the SUBJECT line indicate - REPLACEMENT FORM + CLIENT NAME + POLICY NUMBER.

PLEASE DO NOT COPY THE INDIVIDUAL UNDERWRITERS/MANAGER OF UNDERWRITING

Underwriting Escalations

All escalations can be sent to markhamunderwriting@ca.combined.com attn. Underwriting Manager. In the SUBJECT line indicate UNDERWRITING ESCALATION + POLICY NUMBER.

Your escalation will be addressed within 2 business days or less.

What Inquiries are not for Underwriting?

- 1) If a policy has been issued, any inquiry regarding these files should be directed to our Policy Holder Services department via the BROKER SERVICE CENTER at 1-866-619-2554.
- 2) Any Policy Holder Services escalations should be directed to: BrokerPHSCustomerSevice@ca.combined.com attn. Customer Service Manager - In the SUBJECT line indicate CUSTOMER SERVICE ESCALATION + POLICY NUMBER. Your escalation will be addressed within 3 business days or less.





Claim Inquiries

All inquiries pertaining to a claim where a claim # exists, or a loss for which a claim will soon be submitted:

BROKER SERVICE CENTER:

Please call 1-866-619-2554.

If a telephone representative is unable to resolve your inquiry, a notice will be sent to the adjuster. The adjuster will address the notice within 48 hours. The adjuster may contact the claimant directly if there is no authorization on file for the agent.

If within 48 hours the inquiry has not been addressed by the adjuster, please email your inquiry to BrokerClaims@ca.combined.com.

This e-mail address will be monitored by the Management team

General inquiries (questions before a sale has taken place, questions relating to situations which are not related to an actual loss or potential claim:

Please email your inquiry to BrokerClaims@ca.combined.com. Please allow up to 72 hours for a response.