

# Do's & Don'ts for Agents & Brokers

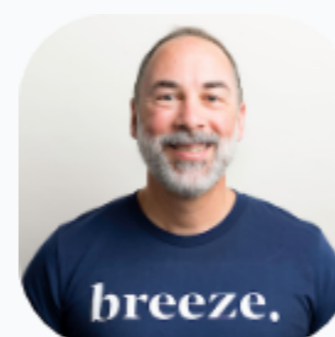
Wondering who's responsible for doing what? Not sure what you can and can't say? We've got you covered. Please read this document carefully before you begin sending your clients to Breeze.

## Agents & Brokers

- ✓ Send their client their referral link to initiate the application process
- ✓ Give advice to customers about insurance needs and answer pre-purchase and in-force customer inquiries by directing them to Breeze
- ✓ Forward forms to Breeze for processing if client is unable when/if applicable
- ✓ Initiate policy change requests and forward via notification to Breeze to engage client
- ✗ Comment on outstanding claims or claims decisions
- ✗ Issue responses to complaints Issue official policy communications (e.g. underwriting decisions, grace or lapse notices) Forward to Breeze
- ✗ Endorse/process policy changes (e.g. beneficiary, address, name, etc.)
- ✗ Collect and/or hold premiums\* Breeze will obtain the method of payment (credit card)
- ✗ Guarantee coverage or make promises regarding eligibility
- ✗ Coach customers on how to answer application questions
- ✗ Guarantee coverage or make promises regarding eligibility
- ✗ Create and/or distribute marketing material referring to Breeze or our products without Breeze review
- ✗ Post unique URLs on social media

## Breeze & Carriers

- ✓ Make underwriting decisions for client policy applications
- ✓ Deliver policies\* eDelivery for all states except: ME, NY, WV and NM
- ✓ Collect/hold premiums and make changes to payment arrangements
- ✓ Conduct audits: operations, underwriting, compliance, marketing
- ✓ Payment disputes
- ✓ Serve as first point of contact for notification of claims
- ✓ Issue official policy communications (you will get communication from both Breeze and the carrier)
- ✓ Endorse/process policy changes (e.g. beneficiary, address, name, etc.)
- ✓ Process client applications
- ✓ Pay commissions to agent and other partners on issued business
- ✓ Send customer change forms for completion electronically\* Available through carrier website for client/agent use
- ✓ Provide educational disability insurance and critical illness insurance product resources for clients in web and print format



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