

UPSELL PROGRAM

AN INTEGRAL PART OF SBLI'S ACCELERATE EXPERIENCE



The Upsell Program is designed to help agents provide their clients an increased coverage amount, up to a maximum of \$4,500,000, with no additional underwriting requirements and minimal effort.

THE UPSELL PROCESS

STARTS WHEN APPLICATION APPROVED

The Underwriter approves the case for issue.

UNDERWRITER UPSELL REVIEW

The Underwriter determines if the client qualifies for a greater coverage amount, without the need for any additional underwriting requirements.

QUALIFY

The maximum coverage amount is calculated based on the age and amount criteria and the Upsell process is initiated. The owner can choose any amount, during the free-look period, that doesn't exceed the maximum specified in his/her Upsell offer. It will include up to four (4) coverage face amounts and premiums depending on the unique circumstances of each case.

COMMUNICATING THE UPSELL OFFER

TO THE CLIENT

He/she will receive their Upsell coverage options, either by letter in the policy package or on my.sbli.com, for those who have opted-in for E-Policy Delivery.

TO THE AGENCY / AGENT

Notification is posted on the SBLI Agent Portal and also by email if your agency has opted into our Enhanced Communications program. It will be noted in the 'Requirements' section as 'Upsell Offered.'

UPSELL OFFER AND POLICY ISSUE

POLICY ISSUE

The policy will be issued immediately at the original face amount.

UPSELL OFFER ACCEPTED

If the owner accepts the Upsell offer good up to the free look period, the policy will be re-issued. The 'Upsell Offered' status will be updated to 'Reviewed & Accepted' when the policy is re-issued on the SBLIAgent.com website.

POLICY REISSUE

If the owner accepts the Upsell offer during the free-look period, the policy will be re-issued.

COMMISSION PAYMENT

Once the policy is issued and paid, agents will receive their commission amount in the next commission cycle.

KEY BENEFITS

Easy and simple

1.

Automatic Upsell offer
to qualifying clients

2.

More coverage for
your clients with no
additional underwriting

3.

The ability to increase
your commissions

MORE INFORMATION

If you need any additional information on our Upsell Program, please contact our
Brokerage Sales Desk at 1-888-224-7254 (option 1) or email brokerage@sbli.com for assistance.