SmarterFORM
Empowered by Edgewater Technology

Applicant's Frequently Asked Questions

A. Finding the SmarterFORM Online

Q: Where is the SmarterFORM application?

Your agent or broker may have sent to you, via email or text, a QR code to scan to take you to the form online using your default browser.

Q: Is there a SmarterFORM app I need to download?

No. SmarterFORM does not require any special downloads.

Q: Which internet browsers work with SmarterFORM on my smartphone?

SmarterFORM is compatible with:

• Safari on Apple devices, such as iPhones and iPads

• Chrome on Android devices, such as Samsung and Microsoft Windows brand phones

Q: Which internet browsers will not work with SmarterFORM?

Currently, Internet Explorer is not compatible. If you are using a Windows phone, you can use these alternate browsers instead:

• Maxthon (www.maxthon.com)

• UC Browser HD (www.ucweb.com)

• SurfCube (www.kinabaluinnovation.com)

Nokia Xpress phone users: Nokia has a cloud-based browser app for Windows phone. The app can be downloaded from the Microsoft store (www.microsoft.com/en-us/store/apps/nokia-xpress/9wzdncrfhvgr)

Q: Which internet browsers work with SmarterFORM on my desktop computer?

SmarterFORM is compatible with most browsers, although we suggest using Safari on your Apple Macs and Chrome on desktops with a Windows operating system installed, such as Windows 7/8/8.1. Edge on Windows 10 is also compatible.

Q: Which internet browsers will not work with SmarterFORM on my desktop computer?

Currently, Internet Explorer is not compatible.

Q: I did receive a QR Code of the application from my broker/agent on my smartphone? What is this thing and how do I use it?

QR stands for Quick Response. It is like a zip file for internet surfing. To use the QR code, you must have a QR reader/scanner installed on your smartphone. You can find many choices at the Google, Apple and Android stores. Here are some QR code reader/scanner suggestions:

- **Android**: Barcode Scanner, I-Nigma Barcode Scanner, QR Droid, QuickMark QR Code Reader, Neo Reader, ScanLife Reader and Scan.

- **iPhone**: QR Reader for iPhone, Zapper Scanner, QR Scanner. Scan, I-Nigma 4 Scanner, Qrafter, ScanLife Reader and Eyeconit Scanner.

- **Blackberry**: QR Code Scanner Pro and ScanLife Reader.

- **Windows**: QuickMark QR Code Reader, UpCode Reader, I-Nigma Barcode Scanner, and QR Code Reader.

Q: I received an emailed QR code, but I opened it on my desktop computer. How do I read it?

1. You can scan it off your monitor screen with the QR Code Reader/Scanner you have downloaded on to your mobile device.

2. If you don't have a QR Code Reader/Scanner on your mobile device, there is a program you can download onto your desktop computer called *CodeTwo QR Code Desktop Reader* (www.codetwo.com/freeware/qr-code-desktop-reader). It is a free tool and can be used on most desk and laptops.

Q: Okay, I'm ready to scan and open the application. Now what?

1. Scan the QR code by using your mobile device or desktop QR scanner. This will take you directly to the website.

2. Scanning is performed by centering the QR code in the middle of the square that's currently displayed by your QR barcode app. The app should automatically take a picture of the QR code for you when it has finished scanning the code. A new pop-up menu will appear, with the QR code information on it.

3. Navigate the SmarterFORM website as you normally would on a smartphone, tablet or PC/Mac device. All links are active and will direct you to their location.

Q: What if I don't use email? Can I still use SmarterFORM?

Unfortunately, you cannot. You must have a valid email account to receive the documents and confirmation of coverage.

Q. Are there other methods of accessing the SmarterFORM?

Using TEXT-TO:

How someone can text a word to five digit number and receive access to the SmarterFORM.
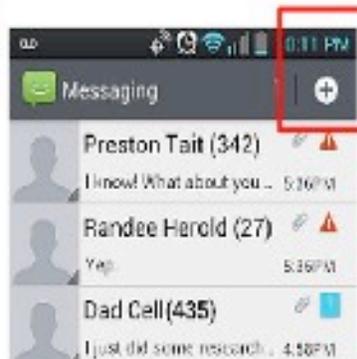
Also, benefits broker because they can utilize this tool as a Text-To campaign and harvest phone numbers of current or perspective clients.

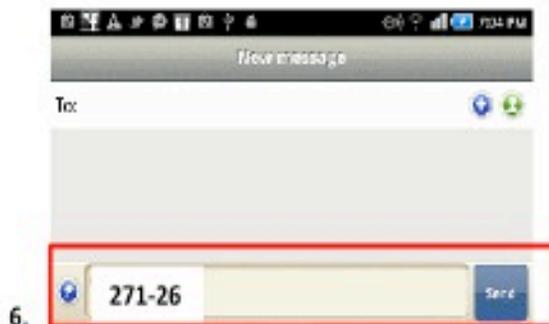**Instructions on how to use Text-To**:

Sending a text to 271-26 with keyword SmarterFORM

1. Click your text button on your cellular device.

2. Create a new message to send text.

3. On the address bar where it says "To:" enter 271-26.

4.

5. In the message box enter "SmarterFORM" and send.

6.

7. You'll receive a message in return with a link to our website.

Q: Any tips before I begin filling out the application?

It is to your benefit to read an application thoroughly and understand what information is needed before you start. Have the number of your broker/agent handy in case a question arises while you fill out the form. Never guesstimate.

B. <u>What is SmarterFORM</u>?

SmarterFORM is an interactive application template in the Adobe Experience Manager (AEM) format. It was designed by Edgewater to simplify and shorten the sales cycle.

This application is designed to be used on a smartphone and works with Apple, Android and other devices. This form can also be inserted into a web page to create a broker hosted Portal.

SmarterFORM makes it possible to guide novice end users through the completion of complex forms in a very interactive experience.

C. <u>Product Features and Benefits</u>

Q: What are the features of SmarterFORM?

- It is designed for use on your smartphone, tablet and/or PC/Mac.

- The form collects data about an applicant that is keystroked into the form. This data is processed within the application to calculate estimated premiums based on exposure data, usually employee count or receipts.

- SmarterFORM also features underwriting questions and incorporate an internal logic that will determine whether an applicant is eligible for coverage based on an existing set of rules.

- If your entry in a mandatory field is missed, SmarterFORM will re-direct you back to the missed field to ensure submission of complete information.

- After filling out an application and submitting it on-line, a copy of the completed application is generated and sent to the applicant via email.

- The applicant receives an email instructing them how to pay for the coverage using a credit card or PayPal.

- As soon as the transaction is completed the policy is sent to the applicant and the broker and insurance company are properly notified that coverage has been bound and issued and premium paid.

D. Inside the SmarterFORM

Q: Why does the website want to use my location?

We ask for this information to know that you are logged in to the application. We do not use the information for ad-targeting.

Q: What if I've read the "Information Security & Privacy Insurance" legal notification and decide that I "disagree and do not want to continue with the application"?

Refusal to agree will require you to contact your broker/agent for further assistance.

Q: Do you have a foreign language version of SmarterFORM?

Only an English version is currently available.

Q: Are there extra charges for the use of the SmarterFORM?

SmarterFORM is designed to facilitate a faster, easier and more secure submission of applications for the ultimate benefits of agents and brokers. Edgewater requires no additional charge for SmarterFORM.

Q: I don't understand what this policy covers. What should I do?

Contact your agent. An insurance agent or broker is a professional, licensed by your state, who has the responsibility to explain all aspects of coverage as well as risk management services you have purchased. The phone number and email address of your broker is on your documents.

E. Submitting SmarterFORM

Q: When completing SmarterFORM and the warning message "You have not completed your form. Do you want to proceed with printing the form?" is shown will I be shown which fields are outstanding?

SmarterFORM helps to validate the completed status before submission, so that further back-and-forth amendments would be avoided.

In the case of submission of incomplete information, users will receive the warning message as indicated above. To facilitate their identification of the missing information, the cursor will locate on the field(s) requiring completion. If there is more than one missing field, the cursor will move to the next missing field once the first missing field is completed.

Q. Must every field be filled in on the SmarterFORM in order to submit it?

SmarterFORM is designed to ensure completion of all essential information to avoid any missing of necessary information. Some screens are necessary for you to answer to proceed so that everyone understands and acknowledges the legality of the application. All fields are

<u>mandatory</u>.
Q: Can I save the SmarterFORM template in my computer for future use?

No, you cannot save the SmarterFORM off-line.

Q: The application gave me a message that I didn't qualify for coverage because of an answer to an underwriting question. Can I still obtain coverage?

Most likely we can still work with you. You need to contact your agent or broker, identified on the SmarterFORM.

Q: I completed the application and submitted. I received a copy of the application I filled out with instructions on how to pay using my credit card or PayPal account. Is there another way to pay for coverage?
No. If you are unable to pay using a credit card or through a PayPal account for any reason please contact your agent. They may be able to arrange other financing choices but there may be higher minimum premiums and additional finance charges.

Q: I completed the application and submitted. I received a copy of the application I filled out, am I covered?

No. You have to pay for it. Once you have paid with your PayPal account or credit card you will immediately receive your policy that you can use as evidence of insurance. Unless you receive a policy you do not have coverage.

Q: I contract with a hospital that requires proof of insurance, what do I do?

Email them the policy you received.

Q: I deleted the attachment. Can I get another copy of the policy?

Yes. Contact your agent you will need to policy number. There may be a service charge.

Q: I don't understand what this policy covers. What should I do?

Contact your agent. An insurance agent or broker is a professional, licensed by your state, who has the responsibility to explain all aspects of coverage as well as risk management services you have purchased. The phone number and email address of your broker is on your documents.

Q: Once I sign the document digitally, what happens?

In the case of signing the SmarterFORM, if you choose to submit and pay for the coverage right away it will capture the digital signature from the SmarterFORM application.

If submitted, and are approved for instant coverage, you will want to print out the filled form, sent as a PDF, attached to the sent email. The PDF can be printed out, signed and sent to your agent/broker.

In the case of not being instantly approved, the completed SmarterFORM can still be submitted with no option to pay available. You may still print out the filled-in PDF application attached to the email and sign it and send it to your agent/broker.

Q: I want to cancel the policy what should I do?

Contact your agent. An insurance agent or broker is a professional, licensed by your state, who has the responsibility to explain all aspects of coverage as well as risk management services you have purchased.

The phone number and email address of your broker is on your documents.

Q: I still have questions. Who do I contact?

Contact Sam Donnelly at SamuelD@edgewater.net

GLOSSARY

Anti-Virus Protection: Antivirus software is a type of utility used for scanning and removing viruses from your computer. While many types of antivirus (or "anti-virus") programs exist, their primary purpose is to protect computers from viruses and remove any viruses that are found. Most antivirus programs include both automatic and manual scanning capabilities.

Bar Code: A bar code is a machine-readable optical label that contains information about the item to which it is attached.

Breach Notification: A breach is, generally, an impermissible use or disclosure under the Privacy Rule that compromises the security or privacy of the protected health information. Covered entities and business associates, where applicable, have discretion to provide the required breach notifications following an impermissible use or disclosure without performing a risk assessment to determine the probability that the protected health information has been compromised.

Following a breach of unsecured protected health information, covered entities must provide notification of the breach to affected individuals, the Secretary of breaches of unsecured protected health information and, in certain circumstances, to the media. In addition, business associates must notify covered entities if a breach occurs at or by the business associate. (http://www.hhs.gov/ocr/privacy/hipaa/administrative/breachnotificationrule/brinstruction.html)

Data Encryption: Data encryption is the act of changing electronic information into an unreadable state by using algorithms or ciphers. Originally, data encryption was used for passing government and military information electronically. Over time as the public has begun to enter and transmit personal, sensitive information over the internet, data encryption has become more widespread. Nowadays web browsers will automatically encrypt text when connecting to a secure server. You can tell you are on a secure, encrypted website when the URL begins with "https", meaning Hypertext Transmission Protocol, Secure.

Digital Signature: This is considered the most secure type of electronic signature because it includes a certificate of authority, such as a Windows certificate, that ensures the validity of the signature's owner with a private decryption key.

Electronic Signature: A typed name at the end of an email, a typed name on an electronic form or document, an image of a handwritten signature on a transmitted fax, a personal identification number (PIN) entered into a bank ATM, clicking "agree" or "disagree" on an electronic "terms and agreements" contract and/or a handwritten but digitally captured signature made on a touch device, such as a tablet or smartphone (sometimes referred to as a "dynamic signature").

Fillable Form: This type of form can be filled-out on your computer before being printed and mailed or faxed. Users of this form will typically need to re-key the data into their back end systems.

Firewall Protection: A firewall is a software utility or hardware device that limits outside network access to a computer or local network by blocking or restricting network ports. Firewalls are a great step for helping prevent un-authorized access to a company or home

network. Hardware firewalls are also found in most network routers and can be configured and setup through the router setup. Software firewalls are designed to protect the computer they are installed onto by blocking any unrestricted programs from sending and receiving information from the network or Internet.

HTML5: HTML, or HyperText Markup Language, is the language used to describe what a web page should look like. Unlike HTML4, which has been around since 1997, HTML5 allows for internet uniformity on all devices and less dependence on plug-ins like Flash and Java for functionality.

Intellectual Property: Intellectual property (IP) refers to creations of the mind, such as inventions; literary and artistic works; designs; and symbols, names and images used in commerce. IP is protected in law by, for example, patents, copyright and trademarks, which enable people to earn recognition or financial benefit from what they invent or create.

Paper Application: A paper application is a traditional way to collect data (applicant information) in an organized and succinct format. The content, especially the underwriting questions are designed to provide underwrites the information they need to quote and bind business.

PDF: PDF stands for "Portable Document Format." A PDF file captures document text, fonts, images, and even formatting of documents from a variety of applications. You can e-mail a PDF document to your friend and it will look the same way on his screen as it looks on yours, even if he has a Mac and you have a PC.

To view a PDF file, you need Adobe Reader, a free application program distributed by Adobe Systems. For more information on PDFs, visit [Abobe's PDF Page](#).

Portal: A portal is an internet based program where and applicant or an agent keystrokes data into a data input form. This data is processed within the application to calculate estimated premiums based on exposure data, usually employee count or receipts. These forms also feature underwriting questions and incorporate an internal logic that will determine whether an applicant is eligible for coverage based on a per-determined set of rules. Some portals in the hands of an agent or broker will produce quotes and ultimately binders, invoices and policies that can be distributed by the agents or brokers to the applicants/insureds. Often the information is keystroked by the applicant eliminating the need for the broker/agent.

Print Form: This form may be downloaded from a website but it is printed, completed by hand and mailed or faxed to another party. The only electronic aspect to this type of form comes in its distribution.

QR Bar Code: QR or *Quick Response Codes* are a type of two-dimensional matrix bar code that can be read using smartphones and dedicated QR reading devices, that link directly to text, emails, websites, phone numbers and more.

SmarterFORM: SmarterFORM is an interactive document designed by Edgewater Technologies that allows end users to fill out, print and submit documents electronically. SmarterFORM makes it possible to guide novice end users through the completion of complex forms in a very interactive experience.

Wet Signature: An original signature written on a piece of paper, as opposed to a fax copy or to an agreement offered verbally or electronically.

Q: What is considered sensitive data?

- Social Security Number
- A full name
- Credit and Debit card numbers
- Billing and shipping addresses
- Bank account and bank account log in information
- Financial/salary information
- Driver's license number
- Date of birth
- Health and patient information
- Student information
- Ensuring that you use data encryption software or use a secure website beginning with "https" when you enter personal, sensitive data will help prevent identity theft.

Q: **What are examples of posting improper or infringing content?**

- Making improper use of another's copyrights, trademarks, or image or likeness

- Posting defamatory statements about another

- Collecting information from children such as names, ages, and so forth

All of these can be grounds for private lawsuits, federal agency investigations, or even state attorney general actions.

Q: What are examples of media, privacy or network exposures coverage?

Errors and Omissions: E&O covers claims arising from errors in the performance of your services. This can include technology services, like software and consulting, or more traditional professional services like lawyers, doctors, architects and engineers.

Media Liability: These are advertising injury claims such as infringement of intellectual property, copyright/trademark infringement and libel and slander. Due to the Internet presence of businesses today, technology companies have seen this coverage migrate from their general liability policy to being bundled into a media component in a cyber-policy (or a separate media liability policy). Coverage here can extend to offline content as well.

Network Security: A failure of network security can lead to many different exposures, including a consumer data breach, destruction of data, virus transmission and cyber extortion. The culprits might be looking to shut your network down so you can't conduct business, either for financial or political gain. Network security coverage can also apply if you're holding trade secrets or patent applications for a client, and that information is accessed due to a failure of your security.

Privacy: Privacy doesn't have to involve a network security failure. It can be a breach of physical records, such as files tossed in a dumpster, or human errors such as a lost laptop, or sending a file full of customer account information to the wrong email address. Companies have also faced liability from returning a photocopier with a hard drive that contained unwiped customer tax records. A privacy breach can also include an action like wrongful collection of information.

Q: What are examples of cost associated with media, privacy or network security exposures?

Some common first-party costs when a security failure or data breach occurs include:

- Forensic investigation of the breach.
- Legal advice to determine your notification and regulatory obligations.
- Notification costs of communicating the breach.
- Offering credit monitoring to customers as a result.
- Public relations expenses.
- Loss of profits and extra expense during the time that your network is down (business interruption).

Common third-party costs include:

- Legal defense.
- Settlements, damages and judgments related to the breach.
- Liability to banks for re-issuing credit cards.
- Cost of responding to regulatory inquiries.
- Regulatory fines and penalties (including Payment Card Industry fines).

Q: What are examples of Data Breach Incidents?

Privacy and network security experts often describe the principal data breach incidents as being lost or stolen laptops or storage devices (USB keys or portable hard drives), lost or stolen backup tapes, hacking, employee inadvertence, rogue employees, undelivered or the improper disposal of documents, or the activities of business partners such as vendors or other service providers (whose own data breach risk management practices may be less than optimal).

The 2009 Ponemon Institute study noted above indicated that the average overall cost of a data breach has risen to about $204 per breached record, with companies bearing average aggregate costs of about $6.75M in addressing and remedying data breaches. These amounts are expected to continue increasing.