

## Representative Quality Assurance File Review Checklist

This checklist is to be used to check the file for each client individually.

<b>Client:</b>	
<b>Writing Agent:</b>	
<b>EVP:</b>	

A. FactFind				
If you answer 'NO' to a question, please correct <b>BEFORE</b> submitting business.			Yes	No
1.	Is there a written note (under general questions at end of FF is suitable), to indicate that the IDD and Privacy Notice was emailed to the client before business was discussed?			
2.	Is the address correctly recorded? <i>(this can lead to delay in the form of ID request if incorrectly inputted)</i>			
3.	Is occupation clear and are there soft facts added to additional notes to provide clarity? <i>(e.g., 'Engineer' - is further explanation required? Is their role desk work or climbing at heights?)</i>			
4.	Is income and Expenditure recorded accurately? <i>(e.g., if the policy is for Partner only and they bring in no income because they are the homemaker, the other Partner's income needs to be noted, particularly in the event of them not taking out a policy themselves. Are there any additional (soft facts) notes that would provide greater clarity?)</i>			
5.	Has the 'other' expenditure been broken down in the additional notes section and does it match the total?			
6.	Have you noted what aspects of Vitality are of particular interest to the client? <i>(e.g., length of policy; illness cover; optimiser; benefits and rewards, amounts of the different cover required)</i>			
7.	Is the interest in Serious Illness Cover explained fully? <i>(e.g., full explanation - 'Income in the event of a serious illness.' rather than 'income when needed')</i>			
8.	In General section under 'BUDGET' has client indicated there is surplus income for goals and dreams?			
9.	Is there evidence to confirm that any leaflets or documents were provided to the client and which ones?			
10.	Is there a valid reason for protection also in the clients' own words? <i>(Retirement is not a valid reason for protection)</i>			
11.	Are there plenty of soft facts around how the client was introduced to Genistar and their circumstances and needs?			
12.	Has the Fact Find been signed accurately? <i>(Clients must sign with their full name)</i>			

B. Protection Options & Statement of Price				
If you answer 'NO' to a question, please correct <b>BEFORE</b> submitting business.			Yes	No
1.	Does the quote reflect the client's protection needs on the Fact Find?			
2.	Does the SOP and Quote on Genistar match?			
3.	Is the premium for the policy no greater than 75% of client's disposable income <i>(net income)</i> ?			
4.	Do the 'Comments' reflect the KEY FEATURES of the quote? <i>(e.g., level or indexed; what life cover pays out for in event of death; how long policy lasts for and why; how many illnesses covered; what amount of SIC provides cover for; any other benefits like family cover, cancer relapse, boosted, protected)</i>			
5.	Is there evidence noted on file to support that the policy and benefits on the SOP were discussed with the client and chosen by them in the FactFind?			
6.	Has the chosen SOP been provided to the client and is there notes to confirm that the SOP was provided to the client?			

7.	When selecting an option is there a full description of how the client's choice suits their needs and why they have chosen that option?		
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C. Electronic Submission (ESD)				
If you answer 'NO' to a question, please correct <b>BEFORE</b> submitting business.			Yes	No
1.	Does the smoker status match disclosure in Fact Find?			
2.	If the client has disclosed medication in the FactFind has this been recorded within the ESD?			
3.	Does the occupation(s) match the Fact Find descriptions and are there additional notes?			
4.	Is the height/weight recorded correctly? <i>(If any doubt during carryback please double check with client)</i>			
5.	Is the client a legal permanent UK resident and is the selection recorded correctly?			
6.	For any medical question answered 'Yes', are there full additional notes to explain and for which client it relates to? <i>(e.g. when first occurred, medications being taken full details of medical investigations and clarification of whether all is resolved or still undergoing further investigation/appointments.)</i>			
7.	Has a suitable direct debit date and start date been entered? <i>(please note, always be led by direct debit date -which cannot be greater than 28th, start date should be date after the direct debit date or in the case of 28th being chosen-it is the 1st. Please ask upline for clarity if unsure.)</i>			

Comments