

Life Insurance: Step by Step

Here's what to expect after your advisor gets you started on the road to life insurance with Policygenius.

1. Consultation

After you are referred to Policygenius, you will receive an email to confirm your contact information and consent to receive phone calls from our team. This is a necessary step to proceed with your application. Once confirmed, a Policygenius licensed agent will give you a call to discuss your health history and coverage needs, your available policy options, and any questions you have.

4. Underwriting

The insurer may have follow-up questions or ask for medical records from your doctor. Your Policygenius case manager will be in touch with you to coordinate any additional requests.

2. Application

Once you've chosen a policy, your Policygenius agent will prepare the application paperwork for your review and e-signature. Don't worry, submitting an application doesn't commit you to anything – it just lets the insurer know that you're interested in receiving a formal coverage offer.

5. Offer

The insurer will make a decision on your application, and your Policygenius case manager will talk through the details of the offer with you. If you'd like to move forward, great! But if it makes sense to consider other options, your case manager can help you explore them.

3. Medical requirement

To verify your health details, you'll need a free in-person medical exam at your home or office. Some policies swap this exam for a phone questionnaire instead; your Policygenius agent will let you know what to expect for your chosen policy.

6. Covered!

Ready to get covered? Your Policygenius case manager will send you the final paperwork for review. If everything looks good, you'll e-sign the policy and pay your first premium, and that's it! You'll have life insurance.

How long does it take to get covered?

After you sign your application and complete the medical exam, the underwriting process can take anywhere from 4-6 weeks. (If you apply for an accelerated underwriting policy, you may receive a decision in as little as 24 hours.)

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