

## UPFRONT AMRA FAQs

- **Do I need to submit a paper AMRA consent form when applying through the online journey?**

No, when applying online your client's consent will be captured electronically, so there's no need to submit a paper version of the AMRA consent.

The declaration of consent is captured at the start of the journey, and 'yes' must be selected to allow the application to proceed.

- **I'm processing a paper application – what do I need to do?**

Where an application is made by paper, you will need to obtain your client's AMRA consent and GP details before the application can be processed. An AMRA form is provided within the paper application pack.

- **My client isn't registered with a GP – what does this mean for their application?**

With the exception of Income Protection and Living Costs Protection applications, if the application has been accepted, you have the option to state that your client is not yet registered with a GP.

For all Income Protection and Living Costs Protection applications and applications that have been referred to our underwriters, GP details will need to be provided as part of the online journey.

- **How will pipeline business be affected?**

Any business submitted before 21 November will proceed in line with the current process and you won't need to ask for AMRA consent unless it's requested by an underwriter. Any business submitted on or after 21 November will need to include upfront AMRA consent and GP details.