

## Telephone application – another way to do business with Bright Grey

### Applying online just got easier with Bright Grey's new telephone application service

We know that not all advisers work exactly the same way. People have different preferences and that's why we've introduced our new telephone application service, giving you another option for submitting business to Bright Grey.

#### Four simple steps

You can now submit business through our telephone application service if you've registered for our quote and apply system. All you have to do is:

1. complete your quote
2. complete the brief [data capture form](#)
3. retrieve your quote
4. select the telephone application option and complete the screens using the information from the data capture form to submit your telephone application.

The online screens prompt you to ask your client to complete an AMRA and their direct debit details. Completing these now will save time later.

#### What happens next

Using the information you have given us, a nurse from Medicals Direct will contact your client. The nurse will ask them at the start of the call if they're in a position to spend time discussing their application. If your client can't take the call we'll rearrange it for another time. The interview shouldn't take more than 30 minutes.

As soon as the interview is complete, Medicals Direct will immediately pass the information they have gathered to Bright Grey. A member of our team will contact you with a decision within 24 hours of us receiving that information. At this time we may accept the application, decline, defer or request additional medical evidence.

At the same time, we'll also send your client a copy of the answers they have given so that they can check that the information we have is accurate and complete. We'll ask them to confirm this by signing and returning a confirmation form to us. They must do this within 60 days for the application to remain valid. If they make changes to the information they have already given us, this may affect the decision we have made.

**The benefits to you**

You'll free up your time, so you can spend more of it doing what you do best - giving advice. But that's just one of the benefits, we'll be less likely to ask your client's GP for a medical report and with Medicals Direct nurses carrying out these interviews we can expect there to be a much lower risk of non-disclosure. And that means we can pay more claims, which is better for you, your client and our industry.

Our telephone application service is live to all PTFS advisers from today, so why not give it a try. Visit [www.brightadviser.co.uk](http://www.brightadviser.co.uk) and download your [data capture form](#) here.