

An application has been received. Thank you!



di-ltc.com | CA #0647178

Your DI application has been received and is being reviewed by our team. We strive to achieve an underwriting decision as quickly as possible.

Here's what will happen next:



Underwriting Process. The carrier may need more information to clarify answers provided on your completed application or during your telephone application interview (if you chose this option). For example, you may be asked to complete an additional health questionnaire or to provide additional copies of income documents.



Policy Offer. Upon underwriting completion, we will notify you if the carrier is able to offer you a policy as applied for, a modified policy, or if they are unable to offer you coverage at this time. If coverage is offered, your policy can be delivered electronically, so you can easily sign for acceptance of the policy as well as save an electronic copy for your records.



Policy Placed In Force. When we receive your signed acceptance of the policy, initial premium and any other requested documents, it will be placed in force immediately and you will be mailed an easy-to-understand summary of your policy's coverage.

Please see answers to frequently asked questions below. If you have any other questions, please let us know.

New DI Client FAQ



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Q: Is laboratory testing required?

A: Laboratory requirements vary. You may be asked to complete a blood profile and/or urinalysis as well as a mini exam that consists of your height, weight, pulse and blood pressure readings. Some applicants are asked to provide EKG (electrocardiogram) results. We may also request medical records from doctors who provided medical care to you.

Q: Must I submit income documentation?

A: Income documentation is required for most disability income insurance applications. Some students or new professionals and those qualifying for Simplified Underwriting may not be asked to provide income documentation.

Q: I will be having a telephone interview as part of my application. What happens next?

A: If you have chosen to complete a telephone interview as part of your application, you will answer questions during a 30–40 minute telephone call with a skilled interviewer. If you haven't already scheduled your telephone interview, a customer service representative will contact you to schedule your interview at a time convenient for you and provide you with a list of information to have handy at the time of your interview.

Q: I have applied under Simplified Underwriting. What is the process?

A: Simplified Underwriting removes some underwriting requirements, such as lab tests and income documentation, and requires a telephone interview (see above).

Q: What might a modified policy offer look like?

A: Your offer may be modified based upon your medical history, other coverage in force or earned income. For example, if a back disorder is excluded from coverage, you would still have coverage for any other disabling conditions that are unrelated to your back. Some modifications may be temporary if you apply to remove the modification and it is approved.