







Pacific Cross goes paperless with e-Policy!

Mr. Christopher de Leon
*Pacific Cross Brand Ambassador
and Client*



An **e-Policy** is a digital copy of your policy for easy safekeeping and viewing whenever, wherever.

What’s in it for you?

-  **Convenience and safety** – receive your e-Policy 4 to 5 working days after policy issuance with zero physical interaction.
-  **Accessibility** – keep a record and access your Policy anytime, anywhere.
-  **Confidentiality and security** – ensures your records are for your eyes only in keeping with data privacy.
-  **Eco-friendliness** – contribute to reducing harmful gas emissions from paper production.

Frequently Asked Questions

- Q1: What is an e-Policy?**
A1: An e-Policy is a digital copy of the client’s printed policy. Clients can easily view, access and store their e-Policy. They can also download, print and/or file it for easy reference.
- Q2: Is an e-Policy considered a valid and legal document?**
A2: Yes. The Insurance Commission has approved the e-Policy as a valid and legal document.
- Q3: Do all Pacific Cross plans come with an e-Policy?**
A3: All plans come with an e-Policy, except for group accounts under plans such as BC Flexi Access, BC Flexi Access Plus and BC Flexi Baby Group.
- Q4: How can I access my e-Policy?**
A4: The full version of your e-Policy will be sent via e-mail within four (4) to five (5) business days after policy issuance. For New Business, a digital copy of the membership card will be sent as an e-mail attachment.
- Q5: The e-Policy includes details about the policy contract, but does it also include payment details?**
A5: While the e-Policy contains details about the policy contract, official receipts are sent separately via e-mail and courier for the hard copy.
- Q6: When will the e-Policy take effect?**
A6: e-Policies were available for policies issued beginning 29 November 2021. It continues to take effect and will be the Company’s practice moving forward.
- Q7: Will I still receive a hard copy of my policy contract?**
A7: Yes, but hard copies will only be available up until Q1 2023. Pacific Cross will fully transition to send out e-Policies by the end of Q1 2023.
- Q8: Why is e-Policy better than a hard copy of a policy contract?**
A8: With e-Policy, clients will be able to receive the digital copy of their policy within four (4) to five (5) business days after policy issuance. On the other hand, it takes 14 to 21 business days before clients can receive a hard copy of the policy contract sent via courier.
- Q9: When will the Free-Look Period take effect?**
A9: The 15 days free-look period will begin on the client’s date of receipt of his/her e-Policy or SMS notification regarding e-Policy availability, whichever comes first.
- Q10: Can I request for e-Policy versions of my old policy contracts?**
A10: Currently, e-Policy is only available for policies issued beginning 29 November 2021 onwards for all products, except for group accounts under plans such as BC Flexi Access, BC Flexi Access Plus and BC Flexi Baby Group.

Watch the e-Policy Video [here](#).

For concerns regarding your plan, please call +63 2 8230-8511
or e-mail client_services@pacificcross.com.ph.
We wish you continued safety and good health.
Pacific Cross remains at your service.