

Mortgage Protection Plan[®]

BSC Procedures for MPP

Getting Started

Table Of Contents

We recommend that you read through all the procedures at least once. Whenever you need a refresher, you can choose the topic you are most interested in by clicking a module below.

Click [here](#) to access the Glossary that explains the words we use in these procedures.

Overview of Broker Support Centre

- Manufacturers Life Insurance Company

BSC Software and Terms of Use

MPP Hub Website

- mpphub.com

Application Creation and Submission Overview

- Preparing MPP Packages and Referral Packages
- Special Programs
- MPP Quick
- Applications Received Not in Good Order (NIGO)

Offering MPP Insurance using Online Application

- Generating a link to the MPP Online Application
- Presenting the MPP Online Application
- Submission using the MPP Online Application

Status Centre

- Status Centre Search
- Status Definitions
- Confirmation of Indemnity – What is it?
- Confirmation of Indemnity Sample
- How to Find the Confirmation Of Indemnity

SafetyCatch

- Overview
- Setting Preferences
- Email Notification Sample
- Samples Letters

Frequently Asked Questions

Other Services

- AppKick
- Reports

Glossary

Contact Page

- General Inquiries
- Complaints

Overview of BSC Procedures

Thank you for choosing BSC as your Service Provider.

Broker Support Centre Inc. (“BSC”) is a service provider that performs data processing, administrative and other services on behalf of the Broker who has signed a Mortgage Protection Plan Application and Administration Agreement, under which they offer Mortgage Protection Plan® insurance (“MPP® Insurance”) or refer clients to licensed representatives for their insurance needs. With respect to Quebec Deals, BSC also provides these services to Brokers who have signed a Broker Agreement with respect to MPP Insurance.

The Manufacturers Life Insurance Company (Manulife) is the insurer and provides insurance sales services in connection with MPP Insurance. They can answer any question you have about the product.

If you are a contracted Broker, then BSC helps you to prepare the forms you need to use to offer MPP Insurance to your clients and that you use to refer clients to licensed representatives of Manulife if your clients want more advice about their insurance needs. We also send communications to your clients on your behalf to follow up when we don't receive a completed form on one of your deals.

BSC Procedures

This document provides you with everything you need to know about the BSC Procedures that explain how to create the proper forms to offer insurance or to refer a client to a licensed agent instead.

Please review the BSC Procedures carefully together with the Agreement that you signed. Never hesitate to contact BSC if you have any questions or concerns in relation to the creation, printing or submission of forms.

Confirmation of Indemnity

Preparing the right forms and submitting completed forms is important. When Manulife or its service provider has received an MPP Form or Referral Form for a particular transaction that has been signed by the borrower as either “Applied” or “Waived,” you authorize them to send BSC a Confirmation of Indemnity. When we receive the Confirmation of Indemnity, we will, on your behalf, keep that Confirmation of Indemnity, make it available for you to print and/or save, and email you a copy to the address in our file.

BSC Software

BSC software makes it easy for you to prepare the right forms and packages.

You, your Approved Representatives and other Users can generate forms and packages using different software:

1. MPP Quick software; or
2. One of our Approved Systems.

Whether you're using MPP Quick software or an approved Mortgage Origination System, make sure you follow all the rules on the Terms and Conditions of Use which are included in your Agreement and reproduced below. If you are a Broker, you are also responsible for making sure that all of your Approved Representatives and Users comply with the Terms and Conditions.

If the Mortgage Origination System (MOS) platform you use is not an approved system, please feel free to contact us at 1-866-677-4677 or at support@brokersupportcentre.com.

User Access to BSC Software

Users will be sent a username and password to log in to our website to use the MPP Quick software. This website is mpphub.com and in these procedures, we will refer to this website as MPP Hub. If you do not receive a username or password, you can contact us at support@brokersupportcentre.com.

All Users are responsible for keeping confidential the usernames and passwords issued to them.

Usernames and passwords to access an approved Mortgage Origination System are issued by the providers of these Mortgage Origination Systems (MOS).

If you know of, or suspect, any unauthorized use of a username or password, or any other breach of the terms and conditions of use of BSC software, you must immediately notify us.

BSC Software Terms and Conditions

In these Terms and Conditions, “you” and “your” are to mean the Broker, an employee of the Broker, and/or any third party the Broker has recommended and BSC has agreed to allow usage of the software. “We,” “us” and “our” mean Broker Support Centre Inc. or “BSC.”

This document describes your relationship with BSC. BSC provides the software that produces MPP Forms, along with related data processing and administrative services. When you produce an MPP Form, you are indicating that you agree with the Terms and Conditions listed in this document.

These Terms and Conditions set forth the basis upon which BSC hereby grants to the Broker or its designate a limited non-exclusive non-transferable licence to use the software. Use of the software indicates you agree with these Terms of Service.

You will:

- abide by these Terms and Conditions; and
- ensure you have the valid consent of the borrower before entering the borrower’s Personal Information into the BSC Software.

You will not:

- copy, reproduce, modify, adapt, translate, reverse engineer, decompile, disassemble, lend, rent, lease, merge (with other software), market, sell, distribute, assign, license, sublicense, time share, use in a service bureau or use as an application service provider, the BSC Software, or create other software products on the basis of this BSC Software or parts thereof, or make the BSC Software available to third parties other than as permitted under your Agreement with BSC in any form;
- use the BSC Software for any unauthorized or unlawful purpose, including, without limitation, for the production or dissemination of any libelous, defamatory, fraudulent, infringing, abusive, lewd, obscene or pornographic material or in any otherwise objectionable or illegal manner;
- interrupt or attempt to interrupt the operation of the server through which the software is accessed;
- restrict, in any way, any other user of the BSC Software or the server through which such user accesses the BSC Software;

- transmit through the BSC Software or to the server through which the BSC Software is accessed, any viruses, Trojan horses, time bombs, malware, worms or other forms of harmful code that is designed to interrupt, destroy or limit the functionality of any computer software, hardware or telecommunications equipment;
- knowingly input, through the BSC Software, any information, data or other content, which is incorrect, inaccurate or fraudulent; and
- commit any act that compromises the security of the server through which the data resident thereon is accessed, or the BSC Software.

Indemnification

To the maximum extent permitted by applicable law, the Broker will defend, indemnify and hold BSC harmless from and against any and all claims, damages, losses, liabilities, costs and expenses of any kind, including all legal fees and costs, arising out of:

- the breach of any provision of these Terms and Conditions by the Broker or any designate of the Broker; and/or
- the negligent use of the BSC Software by the Broker or any designate of the Broker.

BSC reserves the right, in its sole discretion and at its own expense, to assume the exclusive defence and control of any action, claim or matter otherwise subject to indemnification by the Broker. The Broker will co-operate as fully as reasonably required in the defence of any claim.

BSC acknowledges that it shall defend, at its own expense, any claim brought against the Broker to the extent that such claim alleges that any of the services, rights, software or documentation provided by BSC under this Agreement infringes on any Canadian copyright, patent or registered trademark of a third party, and will indemnify and pay all damages which by final judgment or settlement may be assessed against the Broker on account of such infringement provided that BSC is given: (i) prompt notice of such claim or any allegations of such claim, (ii) all reasonable information and assistance from the Broker which BSC may require to defend any such claim, (iii) sole control of the defence of such claim, including negotiations for its settlement, and (iv) evidence that such alleged infringement does not result from any non-permitted uses, alterations or modifications carried out by the Broker, an employee of the Broker, and/or any designate of the Broker.

Changes to Terms and Conditions

BSC reserves the right to make changes to these Terms and Conditions upon thirty (30) days' prior written notice. The continued use of the BSC Software constitutes acceptance of these changes from time to time.

Account Password and Security

You may be issued a username and password to use the BSC Software, at which time you will be required to set up your personal Manulife username and password. You are responsible for the confidentiality of such user names and passwords. In the event of any known or suspected unauthorized use of such username or password, or any known or suspected breach of security, including loss, theft, or unauthorized disclosure of such username or password, you must immediately notify BSC. In the event of a breach of security, you will remain liable for any unauthorized use of such username and password until BSC receives notice of such breach of security.

Disclaimer of Warranties

The BSC Software is provided on an "as is" and "as available" basis and without warranties of any kind, express or implied, statutory or otherwise. To the fullest extent permitted by applicable law, BSC disclaims all warranties, express or implied, including but not limited to, implied warranties of merchantability and fitness for particular purpose with respect to the BSC Software. BSC does not warrant that the functions or the contents of the BSC Software will meet your requirements or that the BSC Software or its contents are fit for any particular purpose, or that the operation of the BSC Software will be uninterrupted or error-free or accurate, or that defects will be corrected, or that the BSC Software is free of viruses, worms or other harmful components.

BSC does not warrant or make any representations regarding the use or the results of the use of the BSC Software and any customer data in terms of their correctness, accuracy, reliability, security, timeliness, sequence, authenticity, completeness or otherwise, and disclaims any responsibility thereof.

BSC does not warrant access to the internet or any other service through which you access the BSC Software. The Broker acknowledges and agrees that it must provide its own access to the BSC Software and pay any service fees associated with such access and that the Broker must provide all equipment necessary to make such connection to the server hosting the BSC Software, including a computer and a modem.

Some jurisdictions do not allow the exclusion of implied warranties; so the above exclusions may not apply.

Limitation of Liability

BSC shall not be liable or obligated in any manner for any exemplary, special, incidental or consequential damages of any kind (including lost profits) regardless of the form of action, whether in contract, tort, negligence, strict product liability or otherwise resulting from the use of the BSC Software.

Proprietary Rights

The BSC Software is owned by BSC and the structure, organization and code of the BSC Software are valuable trade secrets of BSC. The BSC Software is also protected by Canadian and U.S. copyright law and international treaty provisions. These Terms and Conditions do not grant you any intellectual property rights in and to the BSC Software or any part thereof and provide only the Terms and Conditions under which you are licensed to use the BSC Software. These Terms and Conditions are not an Agreement for the sale of the BSC Software to anyone.

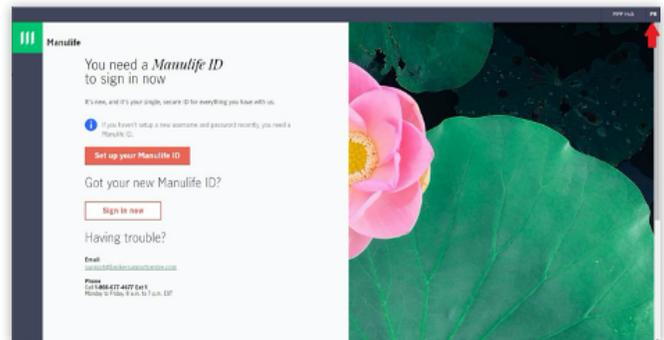
MPP Hub – Overview of the Website

Mpphub.com is the website you will need to login to generate MPP Packages and Referral Packages using MPP Quick, and check the status of MPP Forms and Referral Forms.

Logging into mpphub.com

1. Go to the login screen for MPPHub at mpphub.com.
2. Click on “Sign in now.”
Please note: On your first log in you will need to click “Set up your Manulife ID” and follow the steps to create a username and password.
3. Enter your Manulife login information for your account in the fields provided.
 - a) Username
 - b) Password**Please note:** The password is case sensitive and must be entered exactly as it was set up.
4. Click “Sign In.”
5. You will be taken to the MPPHub dashboard.

Note: To log in to a French version of MPPHub, click the French button in the top right corner of the screen. The screen will change to French with the option to change back to English. This will show screens in French when you log in and will result in forms being printed in French.



MPP Hub Navigation Sidebar

Once you are logged in, you will be taken to the MPP Quick screen shown below. You will have the option to switch to the MPP Status Centre using the MPP Search button. Links along the bottom and under the Tools menu will take you to other screens within the MPP Hub website.

Links in MPP Hub:

1. MPP Quick software

This screen allows you to manually enter Mortgage Information and Personal Information about borrowers to generate MPP Forms and Packages. For specific instructions on how to generate forms and packages using MPP Quick software, refer to the MPP Quick software page.

2. MPP Search

This screen will show the status of any MPP Form you've created. This includes forms generated from all sources: Expert, Velocity, MPP Quick software etc.

You can search for applications by Last Name, Insurance Application Number, Mortgage Loan Number, Status or Funding Date. Refer to the Status Centre page for more information on how to use the Status Centre.

3. Manulife Procedures

This provides the links to all Manulife procedures.

4. BSC Procedures

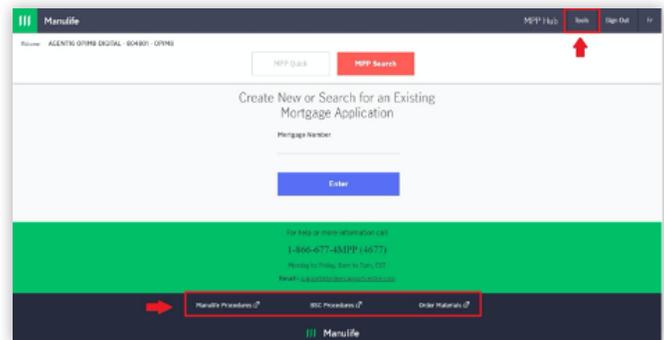
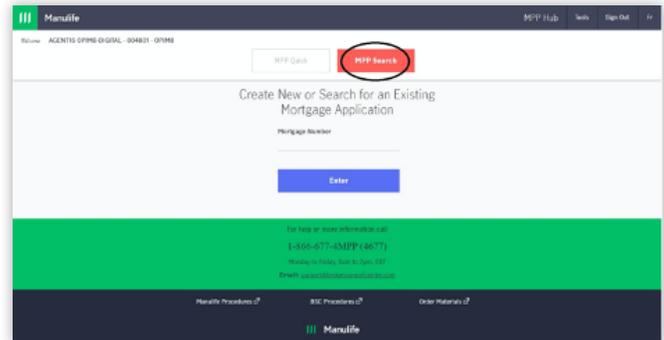
Provides easy access to BSC procedures.

5. Order Materials

Opens an email to support@mppbroker.com to order supplies in connection with MPP insurance.

6. Tools - Explain Statuses

Links to a PDF document listing statuses you will see in Status Centre and what they mean.



Creation and Submission of Forms and Packages

MPP Forms and Referral Forms can currently be generated through various application or origination systems. To generate an MPP Form using one of these systems, you will be required to enter Mortgage Information and Personal Information about the borrowers.

BSC will generate the correct forms for you – just enter the correct information into MPP Quick or an approved Mortgage Origination System and make sure the information is up to date before you print (e.g. the lender's name, the property address, and the client's address, mortgage information, etc.).

Get Consent

Always get your client's consent for us to use their information before you enter their Personal Information into MPP Quick or an Approved System. See the Manulife Procedures on Preparing MPP Packages and Referral Packages for more information.

Who should create the form?

While in some provinces, it's okay to have your assistant prepare an MPP Package or a Referral Package, this isn't allowed for Alberta, British Columbia, Manitoba or Saskatchewan. The Broker or Approved Representative who is going to present the forms to the borrower must always use their own ID to prepare the package if any one of:

- a client's residence, or
- the property against which the debt is secured, or
- their office (whether they're the Broker owner, or an Approved Representative)

is in Alberta, British Columbia, Manitoba or Saskatchewan.

This rule applies whether you're printing the package from an Approved System or from the MPP Quick software.

Which package will you receive and when?

You will receive different packages for different transactions depending on the program that you have chosen or your Broker has chosen if you are an Approved Representative, and the provincial regulatory requirements that apply to that transaction. For more information on the types of programs available, refer to the Special Programs page in the Manulife Procedures.

If you don't receive any output at all, this means that your ID has not been set up in our system yet; if there has been an undue delay, please give us a call at 1-866-677-4677. Otherwise, the package you receive will be the one described in the MPP Packages and Referral Packages page of the Manulife Procedures.

What happens if the Mortgage deal does not fund?

BSC sends out communications on your behalf to remind clients that they do not have insurance on their mortgage if the insurer does not receive a signed MPP Form or Referral Form. However, this is not appropriate if the client has not proceeded with the mortgage. It is important to let us know if the mortgage does not fund so that we won't remind them they have no mortgage coverage, if they don't actually have a mortgage.

If you generate an MPP Form or a Referral Form, and the mortgage deal does not fund, please ensure you notify BSC of this change by one of the following options:

- Selecting the applicable option on your SafetyCatch notification email to ensure that a SafetyCatch Communication does not get sent out to your client.
- Go to the Status Centre within mpphub.com to view the status of any MPP Form or Referral Form that you have generated from any system. From there you will have the option to collapse the deal if the mortgage did not fund.

Submission of MPP Forms and Referral Forms

Once the MPP Form or Referral Form is created and presented to the client, the Broker or Approved Representative is required to return the signed form to the fax number indicated at the top of the form.

BSC tracks the current status of all forms created. You can view the current status of a form via the Status Centre found at mpphub.com.

MPP Quick

What is MPP Quick software?

The MPP Quick software allows you to create MPP Packages and Referral Packages without having to connect to a Mortgage Origination System (MOS) platform like Expert or Velocity.

Some examples of when you might use MPP Quick software to generate forms include:

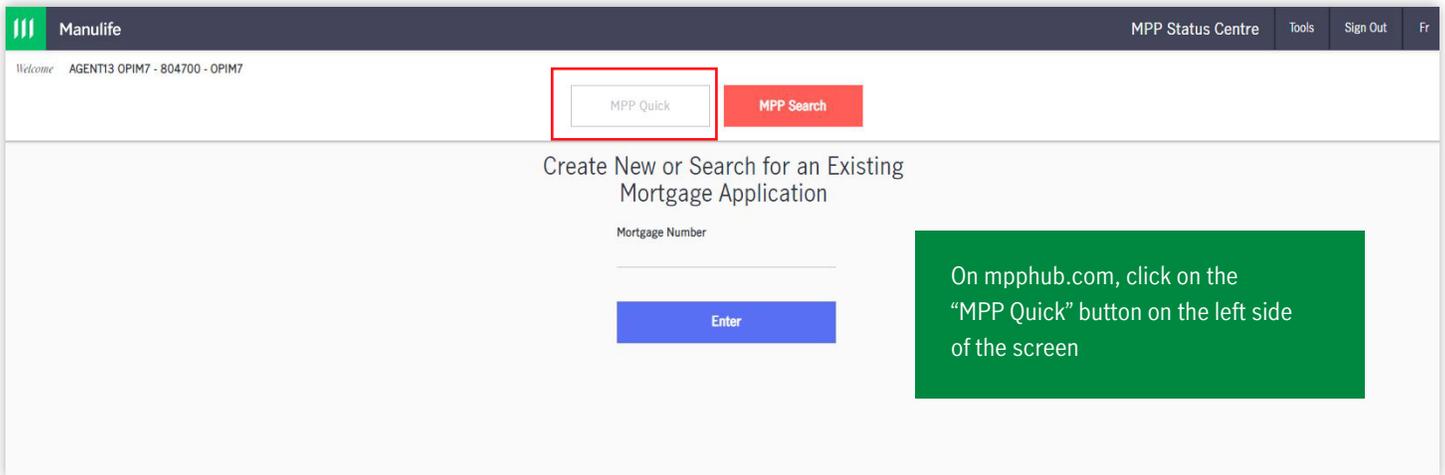
- Where a client had originally waived MPP Insurance, but has now changed their mind and would like to apply for insurance coverage.
- When you do a private deal and do not use an Approved System such as Expert or Velocity, you can simply use MPP Quick to create the right package for your clients.

How to access MPP Quick software and create packages using MPP Quick software

Step 1: Copy this URL into your web browser: mpphub.com

Step 2: Log in as described on the MPP Hub page.

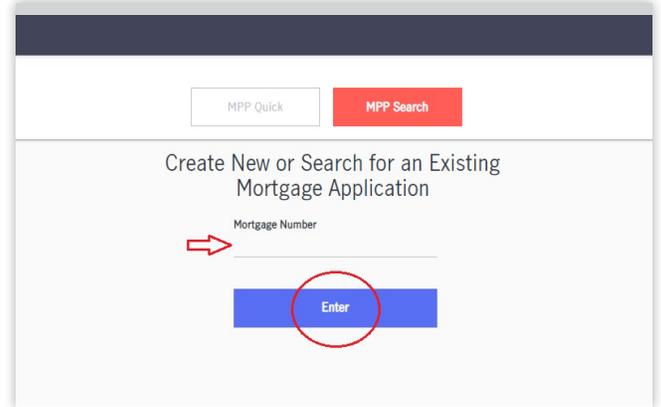
Step 3: Click on the “MPP Quick” button in the left-hand column.



Step 4: Enter the Mortgage Loan number and click “Enter”

Enter the Mortgage Loan number for the mortgage deal or, if there is no Mortgage Loan number, enter the borrower’s last name and click “Enter.”

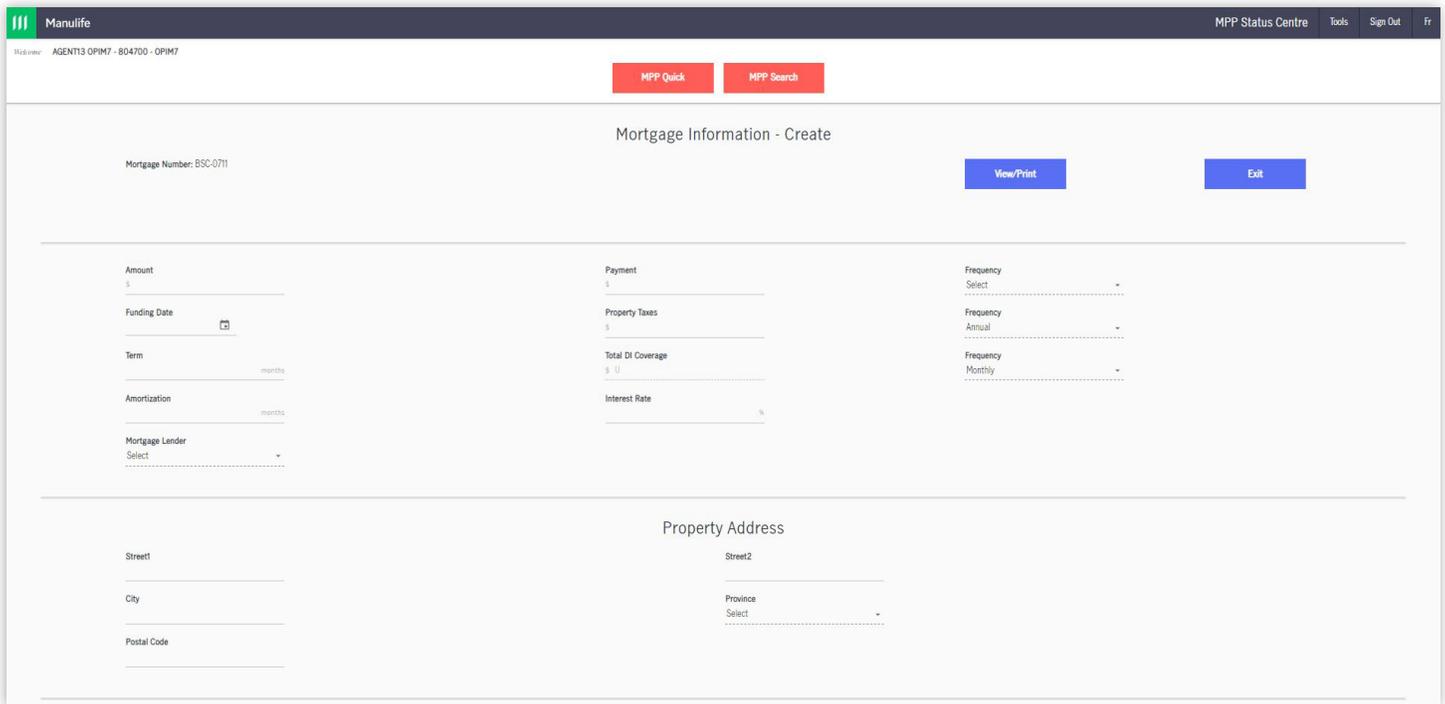
If our records indicate you cannot create an MPP Form, then you will see a ReferMe Form or the Cross Provincial Deal: no form available message. See the MPP Packages and Referral Packages page in the Manulife Procedures for more information.



Step 5: Enter the remaining Mortgage Information and Borrower Information

Enter the remaining Mortgage Information by tabbing through the data entry fields.

You can have up to 7 borrowers on a mortgage deal.



Step 6: Click the “View/Print” button

Once you have entered the Mortgage Information and Personal Information for all of the borrowers, click the “View/Print” button. A completed package will be available for you to print or “save” and the borrower’s information will be saved in our system. Be sure to hit the “View/Print” button any time you change any information about the transaction or any borrower. Insurance premiums quoted on the application may be based on a premium payment frequency other than monthly.

Note: If you generate a form that is different from the form you expected to generate, it may be that certain conditions have not been met to generate a particular form. For more information on when each form will be generated, visit the MPP Packages and Referral Packages page in the Manulife Procedures section.

Step 7: Update the forms if the deal changes

If anything on the mortgage or line of credit transaction changes, the insurer needs to know the latest information. If the client has already signed an MPP Form to apply for insurance, please tell your client to contact a life insurance agent at 1-866-677-4366 (press 3) with the new information. Otherwise, you will need to create and print a new MPP Package or Referral Package using the updated information, and have your client sign the new form and submit it to the insurer.

Here’s how you can create an updated package using MPP Quick:

Update the information about the transaction by going to the MPP Quick screen on mpphub.com and entering the Mortgage Loan number and the borrower’s last name that were used to create the initial MPP Form or Referral Form. Once you have entered this information, click “Enter.” If an MPP Form applying for insurance has not been submitted to the insurer, MPP Quick will show you the information that it has saved about this transaction. If it has, you will receive an error message and the client will have to speak to a licensed agent.

Assuming the MPP Quick shows you the borrower’s information, you can then change any of that information by simply entering the new information into the relevant fields. Be sure to click the “View/Print” button to save the updated data and produce a copy of the updated form.

Applications Received Not in Good Order (NIGO)

BSC will check each paper application received to ensure the application is in good order before processing and sending to Manulife. The following will be checked on each application:

- Application is signed by all Borrowers on the application.
- Application is legible – image is clear
- All Borrowers on the application have clearly selected to Apply or Waive the coverage.
- Borrowers on the application match what we see in our system.

If the application is deemed Not in Good Order, we will follow up on that application to ensure it is in good order before sending to the insurer (Manulife). Here are some Not in Good Order scenarios and how we will follow up:

1. **No Apply or Waive selection and no signature.**
This application will not be processed. The application will be treated as if we never received it and a Safety Catch letter will be sent to the borrowers.
2. **Application is not legible.**
If the application is unclear, we will return it and ask for a clearer copy to be sent.
3. **Application is missing a signature.**
If the application is not signed by one or both Borrowers on the application, we will return the application asking for the missing signature and to resubmit the application.
4. **Borrowers on the application do not match what we see in our system.**
If the Borrowers on the application do not match what we are seeing in our system, we will make the changes in our system. We may reach out for clarification.

Offering MPP Insurance Using Online Application

The MPP Online Application is a convenient and simple way for your clients to apply for MPP insurance using a personalized link (URL) that will be provided to your client(s) by email.

Making sure the client knows the value of MPP protection is still an important step in this process and however you have that conversation today will still work with the MPP Online application.

If you choose to offer the Online Application to eligible Borrowers in some or all situations:

- The Broker understands and agrees that the Online Application may be different from the MPP Paper Offer Package.
- The MPP Insurance offered via the Online Application will include the option to apply for partial coverage if applicable.
- The Online Application can be used by Borrowers to apply for or waive MPP insurance.
- The Broker will transmit the required Borrower's Personal Information to create the Online Application via MPPHub or an approved Mortgage Origination System. **Ensure you have the proper consent of the Borrower(s) before entering the Borrower's Personal Information to generate the MPP Offer Package.**
- BSC will provide the Online Application for each valid data transaction received containing a personalized link for any Eligible Borrowers.
- The Broker will present the MPP Online Application to their Eligible Borrowers by providing the Borrower(s) with the personalized link.

The following outlines what you need to know to successfully present this option.

Generating a link to the Online Application

If you have chosen to offer your clients, the Online Application to apply for or waive MPP coverage:

1. When you have entered your client details to generate the MPP Offer Package, a personalized link for that client will generate at the same time.

Note: The client's birthdate will be used to verify their identity and provide them with access to their personalized quote. Please take a moment and verify that you have entered the correct birthdate so that your client has no issues accessing the Online Application.

2. There are a couple options for retrieving and sending the personalized link to your clients.
 - When the personalized link is generated, depending on Broker preference, an email could be sent to the Broker that contains a link to the Online Application to be. If you wish to change your Broker preferences to receive this email, contact Broker Support at support@brokersupportcentre.com.
 - The email will be sent from mppapply@brokersupportcentre.com to the email we have on your MPP file.
 - This email can be forwarded to your clients to access the MPP Online Application.
 - The Broker can also look up the URL in the MPP Status Centre which is available in MPPHub. To retrieve the personalized URL for your clients from MPP Status Centre follow these steps:
 - Log into www.mpphub.com using your Manulife Username and Password.
Note: Expert users can log in using the Single Sign-On option from the MPPHub link available in the Tools menu.
 - Click on the MPP Search button to access Status Centre and search for the application you generated. You can search by Mortgage Loan #, Application #, Client Name, Application Status or the Funding Date.
 - When you have located the application in the search results, click on the application. The Digital Link will show under the Insurance Application Information heading. Click the Copy button beside the link to copy and paste the URL into an email.
3. There may be times when a link to the Online Application is not generated. A MPP Offer Package PDF will still be produced. This can happen in the following scenarios:
 - The email address we have on file for the Broker is invalid
 - Any address on the mortgage deal is in the province of Quebec.
 - The regulatory requirements to generate a MPP Offer Package have not been met.
 - The client is ineligible for coverage.

If you have any questions, please contact your Broker Support team by phone 1-866-677-4677 or email support@brokersupportcentre.com

How to present the MPP Online Application

You will present the MPP Online Application by providing your client(s) with their personalized link.

The first two (2) Borrowers on the mortgage application will receive one link to complete the online application together. Any additional Borrowers will receive their own individual link.

Submission of the MPP Online Application

The Online Application process automatically captures and submits the application form data when completed by the Borrower online. The Borrower should complete the digital/online MPP Form or Referral Form, within seven (7) business days after: the Debt the Online Application relates to is funded or, if the Online Application relates to a refinance or renewal, after the refinance or renewal; or, the date the Borrower(s) completes the Online Application, if earlier.

The MPP Online Application is considered submitted once your client accesses and completes the Online Application by applying or waiving coverage.

After your client has completed the Online Application:

- You will receive a status update email notifying you of the client's selection.
 - The email will be sent from mppapply@brokersupportcentre.com
 - The subject will read: MPP App Status <Client Last Name>, <Mortgage Loan #>.

Note: You can also go into MPP Status Centre at any time to see the status of the application.

- As with the current paper application, it is still important that your clients are aware that if they answer “Yes” to any of the health questions (or require underwriting due to exceeding the product limits), they will receive a call to complete a tele-interview.
- If they do not complete the underwriting requirements, they will receive Accidental coverage.

Note: If your client is unsure of how to answer a health question, they will be instructed to answer “Yes” to that health question. They will then get a call from a Manulife representative.

The online application process is easy to use; however, the client may receive an error message directing them to reach out to you. The client will receive an error while accessing the Online Application if:

- The client's birthdate has been entered incorrectly when the link to the Online Application and MPP Offer Package were generated.
 - The client will not be able to access the Online Application until the birthdate is corrected.
 - Update the birthdate in the system where you originally generated the insurance application (i.e. the MOS or MPPHub) and regenerate the MPP Offer Package. This will update the Online Application allowing your client to access the site with the same URL.

If your client has questions about navigating the Online Application, they can contact the phone number on that site that goes to MPP Support at 1-833-276-4677 from 8 a.m. to 7 p.m. EST, Monday to Friday.

Status Centre

Once you have created an MPP Form or a Referral Form, you can track the status of it in our Status Centre. You can also print out a duplicate of the Confirmation of Indemnity for a transaction where you have delivered the MPP Form or Referral Form to the insurer.

MPP Form and Referral Form Statuses

BSC receives information about the status of MPP Forms and Referral Forms on your behalf from the insurer. This includes information about which completed forms they've received, and whether the client has applied for or waived coverage.

Within this site you can search for a particular MPP Form or Referral Form by using different types of data:

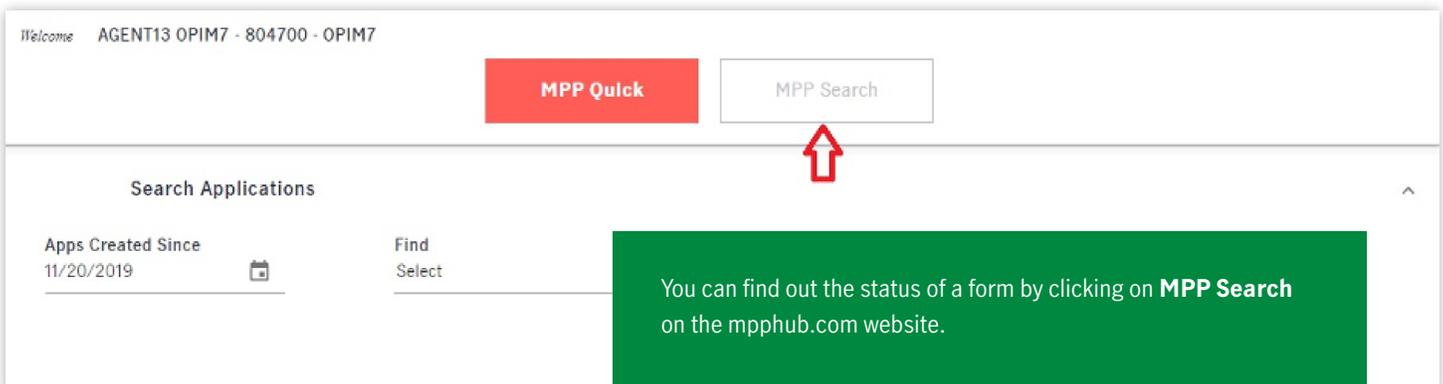
1. Last Name
2. MPP Form number or Referral Form number (by choosing the Mortgage Insurance Application field)
3. Mortgage Loan number
4. Status
5. Funding Date

Once you have found the record you are looking for, you can click on it and a screen showing a summary history of the form will appear to show you where in the process the MPP Form or Referral Form is.

Status Centre Search

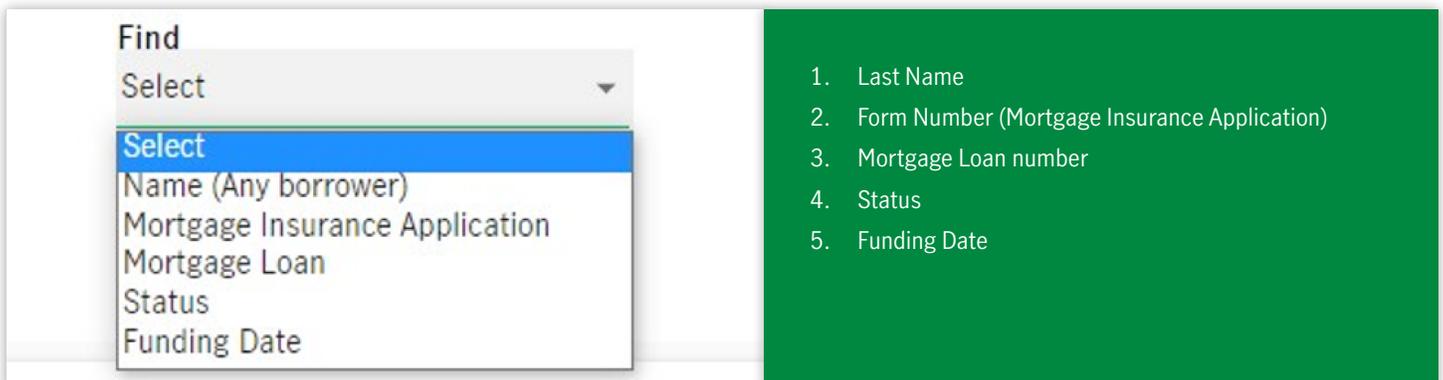
Step 1: Go to the Status Centre

You can find the Status Centre on the mpphub.com website by logging in and choosing the "MPP Search" button at the top of the screen.



Step 2: Choose the type of information you want to use to search for a form

In the Status Centre you can search for an application by:



Step 3: Enter data to search on

Here are some examples of the ways you can search:

Option A. “Last Name,” “Mortgage Insurance Application,” “Mortgage Loan” will each bring up a “Starts With” data field

Find Name (Any borrower)	First Name _____	Last Name _____	
	Contains <input checked="" type="checkbox"/> Equals To	Contains <input checked="" type="checkbox"/> Equals To	

Option B. A “Funding Date” search brings up a Calendar

Find Funding Date	From Date 11/20/2020	To Date 11/20/2020	

Option C. A “Status” search gives you a drop box to search by status

Find Status	Status Active	
	None <input checked="" type="radio"/> Funding Date <input type="radio"/>	

Hint: A list of the possible statuses is found below together with an explanation of what each status means.

Step 4: Once you have entered the search criteria, click “Search”

Records based on your search criteria will display.

Manulife MPP Hub | Tools | Sign Out | Fr

Welcome AGENT13 OPIM7 - 804700 - OPIM7

MPP Quick MPP Search

Search Applications

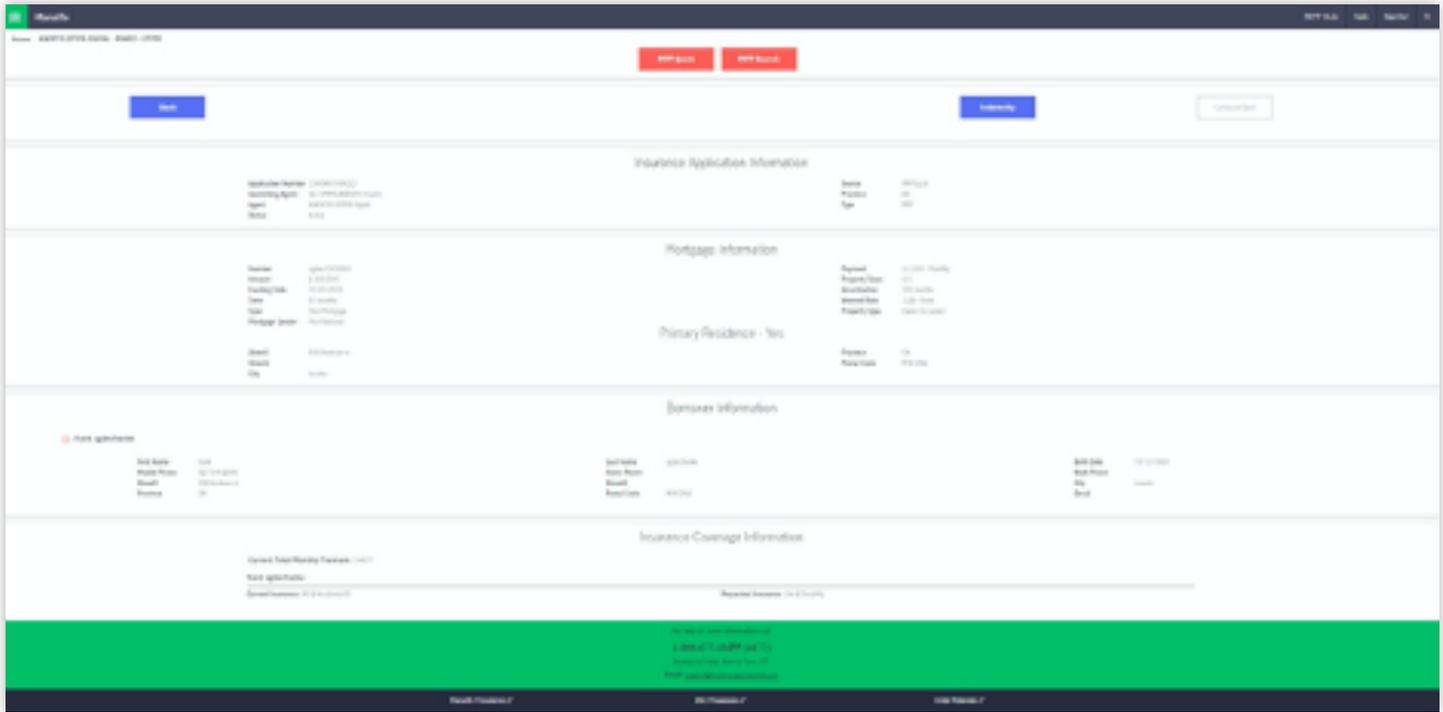
Apps Created Since 07/11/2018	Find Status	Status Active				
		None <input checked="" type="radio"/> Funding Date <input type="radio"/>				
Search						

Displaying 2 of 2 Applications

Funding Date	Insurance App	Loan Number	Status	Primary Borrower	Co Borrower	Created On
08/21/2018	28F83DFD9C4Q1	sgaug01003	Active	sgaugcarrie, carrie		08/01/2018

Step 5 - Select the record you want to view and click “Enter”

The “Application Detail” screen will display:



Hint: If this is a **joint** application, you need to move your mouse cursor to the **drop** down arrow in the **name** box, and then select the other borrower to see their status.

Status Definitions

The borrower’s status screen will appear when you click on their name as shown above. The status of the borrower’s MPP Form or Referral Form will appear next to the heading “Application Detail”. Here’s what the various statuses mean:

Status	What it means
Active	Final MPP Insurance coverage has been issued. If underwriting was “required” it has been completed.
Active – Immediate Coverage	Conditional MPP Insurance coverage has been issued, subject to confirmation upon completion of underwriting. Final coverage may be different based on the outcome of underwriting.
Active – Interim	Temporary Interim MPP Insurance coverage has been issued in connection with a referral to a licensed life insurance agent. This coverage will remain in effect for a limited time to allow the customer to speak with a licensed insurance agent about their insurance needs.
Active – Suspended	Final MPP Insurance coverage has been issued. No premiums are currently being withdrawn from the client’s bank account or credit card, often because a life insurance claim has been submitted.
Applied/Received Application	Application has been received; coverage has not yet been issued.
Awaiting Application/Waiver	The application has not been received. Otherwise, the application was received unsigned or illegible.

Status	What it means
Client Not Reached	Client requested a referral but the life agent was not able to reach them due to invalid contact information or multiple unsuccessful attempts. No further attempts will be made to contact the client.
Closed – Cancelled	MPP Insurance coverage was in force and has been cancelled by the borrower(s).
Closed – Claim	MPP Insurance coverage was in force and has been terminated due to completion of a claim.
Closed – Expired	MPP Insurance coverage was in force and has expired due to age of borrower(s).
Closed – Lapsed	MPP Insurance coverage was in force and has been terminated due to non-payment of premiums.
Closed – Rescinded	MPP Insurance coverage has been cancelled by the insurer as of its original effective date due to misrepresentation in connection with an application for insurance.
Closed – Underwriting	Declined – Coverage has been cancelled by the insurer based on the underwriting decision.
Collapsed	The mortgage deal did not fund
Discarded	Borrower has been removed from the deal by the Broker.
Future Dated	MPP Insurance Certificate has been issued, but coverage and premiums will take effect on a future date, usually the funding date.
Incomplete – Missing Banking	Payment details are missing from the application, or invalid payment details have been provided.
Incomplete – Interim	The Referral Form was received without payment details or with invalid payment details.
Ineligible	Applicant is ineligible for coverage; no coverage is in force.
Interim – Expired	The temporary Interim Coverage has expired.
Not Proceeded With	Outstanding requirements to complete the MPP Insurance application were not provided within the allowable time; no coverage is in force.
Pending Information	Further information is required to complete the assessment of the application; coverage has not yet been issued.
Pending – Underwriting	Underwriting is in progress; coverage has not yet been issued.
Referral Not Proceeded With	Life insurance agent reached a client who had agreed to be referred to them but the client decided not to apply for any additional insurance.
Referral Received	Referral has been received. The life agent has not yet contacted the client and coverage has not yet been issued with respect to the referral.
Term Life – Active	Client has an active Term life insurance policy.
Term Life – Applied	Client has applied for Term life insurance.
Term Life – Declined	Client's application for Term life insurance has been declined; No coverage is in force.
Term Life – Not Proceeded With	Client decided not to proceed with the Term life application. No coverage is in force.
Term Life – Pending	Client has a Term life insurance application that is pending. Coverage has not been issued yet.
Term Life – Terminated	Client's Term life insurance policy is no longer in force.
Transferred to a Life Agent	Client has been transferred to a Manulife Licensed Insurance Advisor.
Unclear	This status does not apply to insurance offered through mortgage brokers.
Waived	MPP Insurance waiver has been received; no coverage is in force.

Status Centre – Collapsing a Deal

If you have generated an MPP application and the mortgage will not be funded, the application should be stasured as Collapsed so that there is no SafetyCatch follow up with the client. This can be done by selecting the collapse option within the SafetyCatch agent notification or by collapsing the deal in Status Centre within mpphub.com.

To Collapse a deal using Status Centre:

Step 1: Search for the application using the available search criteria (shown above).

Step 2: Select the application that you want to collapse from the search results to open the record.

Step 3: Click the Collapse Deal button:

Step 4: You will see the status update to Collapsed for all applications associated with the Mortgage Loan Number.

The screenshot displays the MPP Status Centre interface. At the top, there are two red buttons: 'MPP Quick' and 'MPP Search'. Below these, there is a navigation bar with three buttons: 'Back' (blue), 'Indemnity' (white), and 'Collapse Deal' (blue, highlighted with a red border). The main content area is titled 'Insurance Application Information' and contains the following details:

Application Number	D57HF11HF6FQ1	Source	MPPQuick
Submitting Agent	SA: OPIMG AGENT16 Expert	Province	NS
Agent	AGENT16 OPIM8-Digital	Type	MPP
Status	Awaiting Application/Waiver	Digital Link	No link exists

Note: The Collapse Deal button will only be available if the application is in Awaiting Application/Waiver status (the application has not already been submitted).

Status Centre – Confirmation of Indemnity

What is the Confirmation of Indemnity?

As described on the Overview of Broker Support Centre page in these procedures, the Confirmation of Indemnity is a confirmation that the insurer has received a signed MPP Form or a Referral Form for a particular transaction. You will not get a Confirmation of Indemnity if the form generated is a notice that clients are not eligible.

For more information on indemnification and when Manulife will indemnify the Broker, refer to the Indemnity page in the Manulife Procedures.

What does the Confirmation of Indemnity look like?

Here is a sample Confirmation of Indemnity:

CONFIRMATION OF INDEMNITY		
Mortgage Application Number	MPP Insurance Application or Referral Number (the "Insurance Form")	Borrower(s)
DIG-0023	C83BB56633CQ4	Brantley BramptonSmith

"Broker Office" means: OPIM7.

"You" means: Broker Office and AGENT14 OPIM7-Digital.

"We"/"Us" means: Manulife and its appointed agent, Credit Security Insurance Agency Inc.

This is confirmation of the applicability of the indemnity provision included in the Application and Administration Agreement that you have signed with Manulife and other parties (the "Agreement"). The indemnity provision provides that while this Agreement is in force Manulife will indemnify and hold You harmless from any costs, expenses, damages or liability arising from the performance of your duties pursuant to the Agreement. There are some conditions:

1. You must have given to Us valid contact information for each eligible borrower identified on the Insurance Form;
2. You must notify Us of any dispute connected with the Insurance Form as soon as reasonably possible.
3. You must allow Manulife to appoint and direct legal counsel, but always in full consultation with You. The indemnity provision terminates immediately if You do not cooperate with Manulife, or the legal counsel Manulife appoints.
4. Manulife will not indemnify You with respect to an Application that:
 - was signed in British Columbia; or
 - was signed by a borrower who resided in British Columbia on the date he or she signed the Application; or
 - related to a property located in British Columbia

Unless:

- You have successfully completed the training and testing that We require with respect to Mortgage Protection Plan, and with respect to British Columbia's legal rules about when you will be exempt from the requirement to have an insurance agent's licence; and
- You have not acted as an insurance agent, unless you meet the criteria for exemption from an insurance agent's licence. Please note that You must complete refresher training and testing as often as Manulife requires.

5. The indemnity is provided under and in accordance with the Agreement. All restrictions on indemnities that are included in the terms of the Agreement shall apply, even if they are not listed here.

Date Issued: 20 November 2020

Mortgage Protection Plan® ("MPP") is underwritten by
The Manufacturers Life Insurance Company ("Manulife")

Manulife, Manulife & Stylized M Design, Stylized M Design and Mortgage Protection Plan are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Manulife P.O. Box 4213, Stn. A, Toronto, ON M5W 5M3.



How to find the Confirmation of Indemnity

If you haven't received the Confirmation of Indemnity yet and you submitted the MPP Form or Referral Form, what can you do?

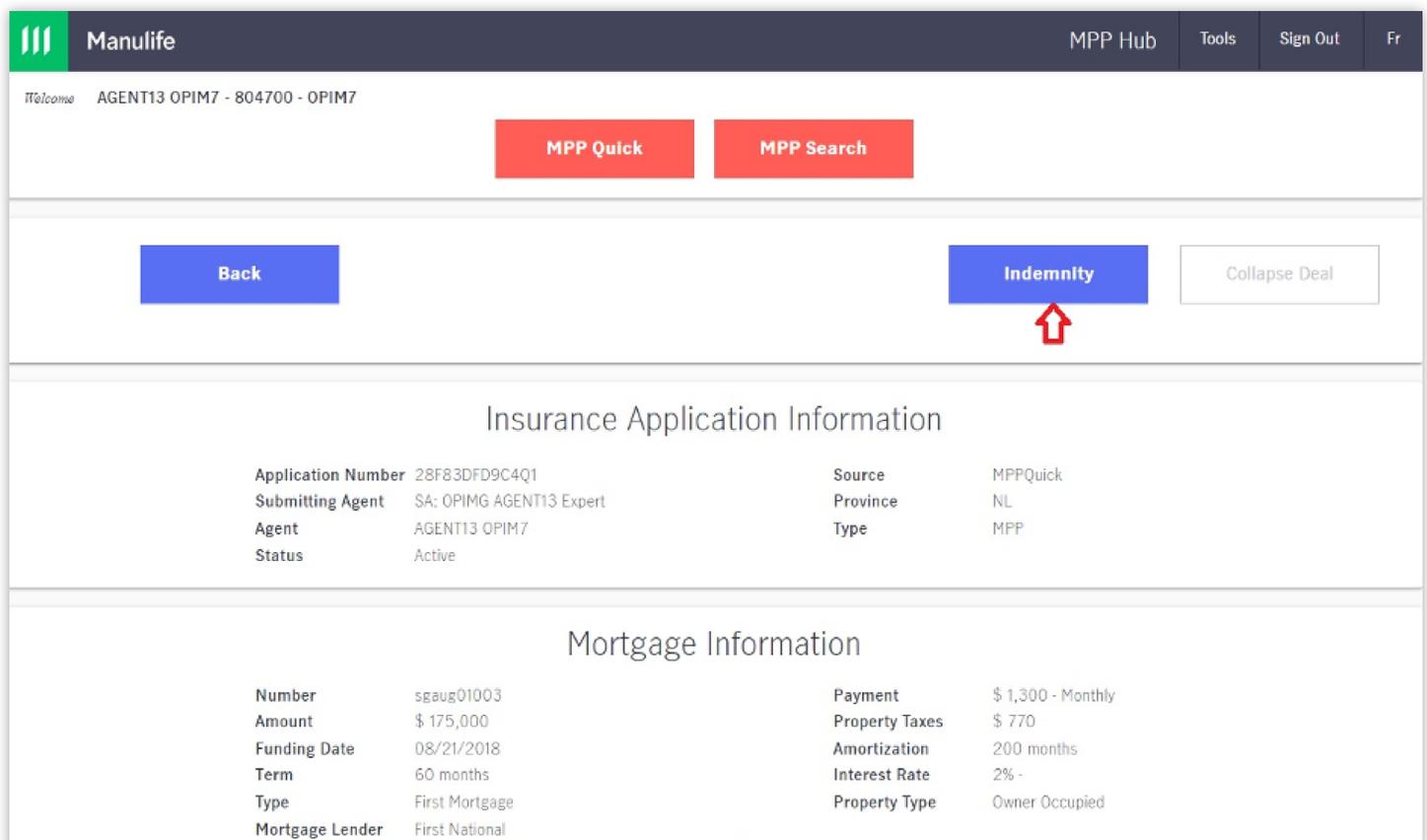
If you have not received your Confirmation of Indemnity you can visit the Status Centre on mpphub.com to check on the status of an MPP Form or Referral Form.

If your file is ready to have a Confirmation of Indemnity generated, the Indemnity button will be activated as shown below. You can click on the Indemnity button, and then you can print the Confirmation of Indemnity in PDF format or save it and include it in your mortgage file.

Troubleshooting tips:

If you have selected "Indemnity" but have not received the Confirmation of Indemnity email notification or cannot click on the Indemnity button, please call us at 1-866-677-4677.

Please note: While we try to process most applications within 2 business days, it can sometimes take up to 5 business days.



The screenshot shows the Manulife MPP Hub interface. At the top, there is a dark blue header with the Manulife logo on the left and navigation links for "MPP Hub", "Tools", "Sign Out", and "Fr" on the right. Below the header, a white bar displays the user's name "AGENT13 OPIM7 - 804700 - OPIM7". Two red buttons, "MPP Quick" and "MPP Search", are positioned in the center. Below these, a navigation bar contains three buttons: "Back" (blue), "Indemnity" (blue, with a red arrow pointing to it), and "Collapse Deal" (grey). The main content area is divided into two sections: "Insurance Application Information" and "Mortgage Information".

Insurance Application Information

Application Number	28F83DFD9C4Q1	Source	MPPQuick
Submitting Agent	SA: OPIMG AGENT13 Expert	Province	NL
Agent	AGENT13 OPIM7	Type	MPP
Status	Active		

Mortgage Information

Number	sgaug01003	Payment	\$ 1,300 - Monthly
Amount	\$ 175,000	Property Taxes	\$ 770
Funding Date	08/21/2018	Amortization	200 months
Term	60 months	Interest Rate	2% -
Type	First Mortgage	Property Type	Owner Occupied
Mortgage Lender	First National		

What is SafetyCatch?

Under the SafetyCatch program, BSC tracks created MPP Forms or Referral Forms. If a form has not been received, we send a SafetyCatch Communication advising them their debt is not protected with mortgage creditor insurance.

When is SafetyCatch helpful?

- You think that a client's MPP Form or Referral Form has been faxed in, but it hasn't.
- You and your client both think this mortgage is insured, but it is not.
- Your client tells you he doesn't want insurance, but he doesn't sign a waiver. Or it's ten years later and you just can't find it. When his family sues for the value of the mortgage, it's your word against theirs.
- If your clients change their mind and want insurance coverage, the SafetyCatch Communication will provide your clients with details on how to speak to a licensed life insurance agent to apply.

Who operates SafetyCatch?

The SafetyCatch program is operated on your behalf by BSC – that's why the SafetyCatch Communication comes from you and not from the insurer.

Remember:

- We cannot send a SafetyCatch Communication on your behalf if our records indicate you could not legally send it yourself.

For example, if our records indicate you are not covered by a Restricted Insurance Agent's licence in Manitoba, then we cannot send an enrolment form on your behalf on a Manitoba Deal.

How SafetyCatch works

- Under the SafetyCatch program, BSC keeps track of which MPP Forms or Referral Forms you generate.
- The insurer or its service provider tells us, as your service provider, when they receive signed MPP Forms and Referral Forms on your transactions.
- If a form has not been received within approx. 20 days of the funding date, or the date the application is received, whichever is later, we will send SafetyCatch Communication to your clients on your behalf to confirm that they have no MPP Insurance on this mortgage.
- We do not send SafetyCatch Communications on deals that involve Quebec.
- You will receive Agent Notification emails on all deals that are in "Awaiting Application" status, and will only be required to action these emails if one of two scenarios have occurred:
 1. The client's deal has collapsed.

or

 2. If you want to delay the SafetyCatch Communication from going out for 30 days i.e. the funding date was delayed a week or two.
- SafetyCatch Communication will be sent to your client either by email, if an email address was provided, or by posted letter.

Please Note: We will no longer send you Agent Notification emails for clients that waived coverage. If the client has waived coverage they will receive a confirmation of waived application.

Giving us instructions on particular transactions

If Manulife or its service provider has not received a signed MPP Form or a Referral Form by the mortgage funding date for a transaction, you will be sent an Agent Notification email like the sample below:

RESPOND BEFORE 22/07/21

Our records indicate an offer of insurance was created on deal number 12345 for Bob Baker and Betty Baker that has funded but we have **not** yet received a completed MPP application.

We are therefore writing to advise you that the client will be receiving a SafetyCatch follow up letter.

You only need to action below if you wish to stop or delay the SafetyCatch follow up letter, otherwise you do not need to do anything.

Option 1: [Click here to Delay sending Safety Catch for 30 days.](#)

- If the funding date is now **GREATER** than 30 days in the future, you will need to update the funding date either from your Mortgage Origination System (MOS) platform or in MPP Hub.
 - o **MOS Platform** (i.e. Expert/Velocity): you need to update the funding date and save /print the MPP Form to push the update to MPP.
 - o **MPP Hub:** Login to MPP HUB @ www.mpphub.com. Key in the Mortgage Deal Number (loan number). The Quick screen will appear with prepopulated Mortgage Deal information – just go to funding date. Key in new date and click View/Print to update the data in the system.

Option 2: [Click here to STOP Safety Catch Notification.](#) This deal did not FUND. Client will **NOT** receive a SafetyCatch follow up Letter.

Warning: by selecting this option we will collapse the deal and any insurance application received afterwards cannot be processed until the deal is reactivated. To reactivate you will need to call BSC Support @ 1 866 677 4677 or email support@brokersupportcentre.com.

If you need further assistance, please contact us.

Broker Support Centre Inc.
Tel: 1 866 677-4677
E-mail: support@brokersupportcentre.com

Select the appropriate option to action the Application for SafetyCatch. See table below to determine which action is appropriate.

When you receive the SafetyCatch Agent Notification email there will be 2 possible options. Choose the option that you prefer as described below:

SafetyCatch Direction Selections

Option	What happens
Click Option 1 if:	
<ul style="list-style-type: none"> Mortgage is funded Client has signed an MPP Form or Referral Form You have not yet delivered the form to the insurer but will do so before the date shown on the notification email 	<p>We will not send a SafetyCatch communication if you send the form to the insurer by the required date.</p> <p>If you do not send the form as required, we will send a SafetyCatch Communication on your behalf and you will receive a Confirmation of Indemnity.</p>
Click Option 2 if:	
<ul style="list-style-type: none"> Mortgage did not fund as scheduled 	We will not send a SafetyCatch communication

Note:

- You will receive your Agent Notification email with the client names included in the subject line for ease of reference.
- You can select the appropriate instruction right from your email screen.
- Don't forget to tell us about deals that didn't go through so that we don't communicate with those clients!
- Remember – if you don't respond by the deadline in the email, we will send a SafetyCatch communication on your behalf.

SafetyCatch and Indemnification

A SafetyCatch communication is initiated if a response has not been received on any generated applications. We have now added a new feature within the Status Centre where you can go in and print your Confirmation of Indemnity once a SafetyCatch communication has been sent to your client. You will see that the Indemnity button is highlighted so you can click to print your Confirmation of Indemnity.

The screenshot shows the Manulife user interface. At the top, there is a navigation bar with the Manulife logo, 'MPP Hub', 'Tools', 'Sign Out', and 'Fr'. Below this, a welcome message reads 'Welcome AGENT13 OPIM7 - 804700 - OPIM7'. Two red buttons labeled 'MPP Quick' and 'MPP Search' are visible. Below these are three buttons: 'Back' (blue), 'Indemnity' (blue, highlighted with a red arrow), and 'Collapse Deal' (grey). The main content area is titled 'Insurance Application Information' and contains the following details:

Application Number	28F83DFD9C4Q1	Source	MPPQuick
Submitting Agent	SA: OPIMG AGENT13 Expert	Province	NL
Agent	AGENT13 OPIM7	Type	MPP
Status	Active		

SafetyCatch Communication Table

If the application generated was:	Your client will receive the following for all applications never received:	If the application was received waived, this communication will be sent:
MPP Standard	MPP_E_STANDARD	MPP_E_CONFIRM
MPP Term Referral	MPP_E_TERM	MPP_E_TERM
MPP Quebec Referral	Nothing	Nothing
Refer Me	MPP_RFM_CONF	MPP_RFM_CONF

Sample SafetyCatch Communications

If you'd like to check out sample communications you can find them at the links below:

- [Standard SafetyCatch Communication \(not for use for mortgage brokers using Term Referral\)](#)
- [Confirmation Only \(Term Referral\)](#)
- [Confirmation Only \(ReferMe\)](#)
- [Confirmation Only \(Other\)](#)

Questions

Any questions relating to SafetyCatch should be directed to support@brokersupportcentre.com

Frequently Asked Questions

Q. I cannot log in to mpphub.com.

Please call your Broker Support Team at **1-866-677-4677** or contact us by email at **support@brokersupportcentre.com**.

Q. I cannot remember my password for mpphub.com.

Please call your Broker Support Team at **1-866-677-4677** or contact us by email at **support@brokersupportcentre.com**.

Q. I'm having trouble creating an MPP Form or a Referral Form. The system is not responding. What do I do?

MPP Quick software (mpphub.com):

If mppbroker.com is not responding, please call your Broker Support Team at **1-866-677-4677** or contact us by email at **support@brokersupportcentre.com**.

Filogix Expert:

If you are having trouble using Expert to prepare an MPP Form or a Referral Form, contact Finastra:

Phone: **1-800-732-5638**

Email: **Brokerservice@finastra.com**

Velocity:

If you are having trouble using Velocity to prepare an MPP Form or a Referral Form, contact Newton Connectivity Systems:

Phone: **1-877-626-2022**

Email: **velocity.support@newton.ca**

Q. I submitted a form and have not received my Confirmation of Indemnity.

You can try printing your Confirmation of Indemnity on our Status Centre. For more information, check the Confirmation of Indemnity section on the Status Centre page in these procedures.

If that does not work, please call your Broker Support Team at **1-866-677-4677** or contact us by email at **support@brokersupportcentre.com**.

Q. I created a mortgage deal and could not generate a MPP Package or a Referral Package.

Please call your Broker Support Team at **1-866-677-4677** or contact us by email at **support@brokersupportcentre.com**.

Q. I did not receive the form I was expecting.

Please take a look at the information under the heading "Which package will you receive and when?" on the Creation and Submission of Forms and Packages page of these procedures.

Q. I received a NO FORM MAY BE GENERATED message.

This message may generate when your ID has not been set up in our system yet or when Manulife has not approved a Broker or one of its representatives to offer MPP Insurance. Please contact us at **1-866-677-4677** for more information.

Q. I received a Cross Provincial deal: no form available message.

This message will generate when at least one, but not all, of the addresses included on the mortgage are in the province of Quebec.

Q. The deal never funded. How can I stop a SafetyCatch Communication from being sent?

Choose option 2 in the SafetyCatch Agent Notification email you receive to indicate that the deal did not go through. If you do not receive your SafetyCatch Agent Notification email you can contact us to notify that the deal did not fund.

Q. My SafetyCatch email notification period has expired. You sent me an email asking me what to do with SafetyCatch. You said I had an option to respond by a certain date but that date has now passed. What can I do?

Unfortunately, if you have not responded to our email or submitted the signed MPP Form or Referral Form by the date shown in the SafetyCatch email, then the SafetyCatch communication has already been sent to your client.

If you have any further questions please call your Broker Support Team at **1-866-677-4677** or contact us by email at **support@brokersupportcentre.com**.

Other Services by BSC

Some additional services that are offered by BSC to brokers include:

AppKick

This is a service that allows the broker to customize a message and append it to all MPP Forms or Referral Forms that are printed. AppKicks can include broker promotions, letters to clients or additional brochures (this is separate from the brochure that comes with each MPP Package or Referral Package), just to name a few.

Reports

Under the Agreement, you appointed BSC to act as your service provider with respect to certain services. For example, you instruct BSC to prepare reports that are required by Manulife and by anyone else who is required by a legal rule to oversee you and your Approved Representatives with respect to the distribution of MPP Insurance. You instruct BSC to provide these reports to Manulife and any other person required to perform this oversight.

Glossary

Here's what the words we use in these BSC Procedures mean.

Agent Notification Email refers to the email notification brokers will receive related to the SafetyCatch process on all applications that have been generated but not submitted that are in "Awaiting Application" status. The notification will contain two action options that will allow the broker to delay the funding date or to advise BSC that the deal funding did not go through. Agent Notification emails are not sent on waived applications.

Agreement means an Application and Administration Agreement among a Broker, Manulife and BSC, under which Manulife agrees the Broker and its Approved Representatives can offer MPP Insurance and/or refer their clients to Manulife to discuss their insurance needs.

Approved Representative means a person who acts as agent for the Broker, if Manulife has approved this person to offer MPP Insurance and/or refer clients to Manulife.

Approved System means a Mortgage Origination System that BSC has reviewed and approved to send BSC information required for BSC to prepare MPP Forms and Referral Forms on behalf of mortgage brokers.

Broker means the mortgage broker that has a signed Agreement under which they and their Approved Representatives can offer MPP Insurance.

BSC means Broker Support Centre Inc. BSC is a company that's owned by Manulife and that acts as a service provider for the Broker under the Agreement. For example, BSC's computer system generates each MPP Package and Referral Package on behalf of the Broker.

Legal Rules means any statute, regulation and/or guidance from applicable regulators that applies to obligations and services under the Agreement.

Manitoba Deal means any mortgage or home equity line of credit transaction where the Broker or Approved Representative's office, or the borrower's residence, is located in Manitoba.

Manulife means The Manufacturers Life Insurance Company. Manulife underwrites MPP Insurance. Its licensed agents provide insurance advice and sell life and health insurance, including MPP Insurance.

Manulife Procedures mean the Manulife Procedures and the BSC Procedures that the Broker and its representatives will follow with respect to the Agreement. BSC Procedures are found in this document. Manulife Procedures are found on the Manulife Procedures site.

Mortgage Information means details about any borrower and about his/her mortgage or home equity line of credit that the Parties to the Agreement reasonably require: 1) for BSC to produce the MPP Form or Referral Form; or 2) for the parties to administer a MPP Form or Referral Form and any insurance issued as a result of such form.

MPP Form means a Manulife form used to apply for MPP Insurance. The MPP Form may be a paper form or digital/online.

MPP Insurance means Mortgage Protection Plan Insurance, a special insurance plan designed to provide life and disability protection to the clients of mortgage brokers.

MPP Package means a Manulife package used to offer MPP Insurance. The MPP Package may be a paper package or digital/online package. See the MPP Packages and Referral Packages page in the Manulife Procedures for more details.

Personal Information means all information, including Mortgage Information and personal health information, about a borrower.

Quebec Deal means any mortgage or home equity line of credit transaction where the Broker or Approved Representative's office and the borrower's residence, and the property against which the debt is secured is located in Quebec.

ReferMe Form is the Referral form used where the Broker and/or Approved Representative cannot offer MPP insurance to their clients because they do not meet the Manulife Procedures or legal rules and the deal does not involve Quebec.

Restricted Insurance Agent licence or RIA licence means a licence that is not a full life insurance agent's licence that allows certain people to offer MPP Insurance in connection with credit that they grant or arrange in Alberta, Manitoba or Saskatchewan.

Referral Form means a Manulife approved form Borrowers can sign to agree to be referred to Insurance Agents. The MPP Referral Form may be a paper form or a digital/online form.

SafetyCatch Communication means a follow up communication that BSC will send via mail or electronic email on behalf of the Broker, to a Borrower who has not applied for MPP Insurance.

User means the Broker or any employee, agent, or independent consultant of the Broker who uses BSC Software under the Agreement.

Standard SafetyCatch Communication

April 13, 2021

20915507

SCGreen GreenTest
1235 North Service Road
Oakville, ON, L6M2W2

Dear SCGreen GreenTest,

Thank you for giving us the opportunity to assist you with your mortgage. As our client, you are entitled to apply for Mortgage Protection Plan® insurance, underwritten by The Manufacturers Life Insurance Company (Manulife).

Our records indicate that you did **not** apply for insurance coverage, therefore, your mortgage is **not** insured under this Plan.

To learn more about Mortgage Protection Plan® insurance you can visit the Mortgage Protection Plan® website at www.mortgageprotectionplan.ca.

If you have any questions or wish to apply, please contact our office directly or call Manulife's service provider toll free at **1 855-297-8619** and reference **71HB85K9217Q1**.

Sincerely,



MOS Testing Agent Three
OPIM20 DIVISION ONE

The Insurer is the Manufacturers Life Insurance Company (Manulife)

This communication was prepared by Broker Support Centre Inc. ("BSC") on behalf of, and at the request of your mortgage broker.

®Registered trademark of The Manufacturers Life Insurance Company; used under licence. Manulife, PO Box 987, Stn F, Toronto Ontario M4Y 2N9.

Broker Support Centre Inc.
200 Bloor Street East | Toronto, Ontario M4W 1E5
support@brokersupportcentre.com

MPP_E_STANDARD_2021 V1.0

Confirmation Only (Term Referral)

From the office of
AGENT15 OPIM8-NS
OPIM8

April 13, 2021

20915531

SCFinnigan FinTest
1235 North Service Road
Oakville, ON, L6M2W2

Dear SCFinnigan FinTest,

Thank you for giving us the opportunity to assist you with your mortgage. As our client, you are entitled to apply for Mortgage Protection Plan® insurance, underwritten by The Manufacturers Life Insurance Company (Manulife).

Our records indicate that you have **not** applied for Mortgage Creditor Insurance coverage and therefore, your mortgage is **not** insured under this plan.

If you wish to learn more about Mortgage Protection Plan® insurance you can visit the Mortgage Protection Plan website at www.mortgageprotectionplan.ca.

If you have any questions or wish to apply, please contact our office directly or call Manulife's service provider toll free at **1 855-297-8619** and reference **KFH6C12B8C6Q1**

Yours sincerely,

AGENT15 OPIM8-NS
OPIM8

The Insurer is the Manufacturers Life Insurance Company (Manulife)

This communication was prepared by Broker Support Centre Inc. ("BSC") on behalf of, and at the request of your mortgage broker.

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Broker Support Centre Inc.
200 Bloor Street East | Toronto, Ontario M4W 1E5
support@brokersupportcentre.com

MPP_E_TERM_2021 V1.0

Confirmation Only (ReferMe)

From the office of
OPIM09 OFFICE

April 14, 2021

20915549

SCMary MaryTest
2096 41st Ave w
Vancouver, BC, V6M1Y9

Reference Number:
687KH53C861Q1

Dear SCMary MaryTest,

As part of your mortgage transaction, you were asked if you would like to speak to a life insurance agent about options for mortgage protection coverage.

We are writing to confirm that our records indicate that you chose **not** to be contacted by a life insurance agent and therefore you may **not** currently be insured.

If you wish to learn more about Mortgage Protection Plan® insurance you can visit the Mortgage Protection Plan® website at www.mortgageprotectionplan.ca.

If you have any questions, please contact our office directly or call Manulife's service provider toll free at **1 855-297-8619**.

Sincerely,

OPIM09 OFFICE

The Insurer is the Manufacturers Life Insurance Company (Manulife)

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Broker Support Centre Inc.
200 Bloor Street East | Toronto, Ontario M4W 1E5
support@brokersupportcentre.com

RFM_E_CONF_2021 V1.0

Confirmation Only (Other)

April 14, 2021

20915547

SCTerrence TerrenceTest
1235 North Service Road
Oakville, ON, L6M2W2

Dear SCTerrence TerrenceTest,

Thank you for giving us the opportunity to assist you with your mortgage. As our client, you are entitled to apply for Mortgage Protection Plan® insurance, underwritten by The Manufacturers Life Insurance Company (Manulife).

Our records indicate that you have **waived** the opportunity to apply for coverage, therefore, your mortgage is **not** insured under this plan. This notice will serve as your final confirmation that your waiver has been processed.

If you wish to learn more about Mortgage Protection Plan® insurance you can visit the Mortgage Protection Plan® website at www.mortgageprotectionplan.ca.

If you have any questions, please contact our office directly or call Manulife's service provider toll-free at 1 855-297-8619 and reference **K2H2B6K1FHHQ1**.

Sincerely,



MOS Testing Agent Three
OPIM20 DIVISION ONE

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MPP_E_CONFIRM_2021 V1.0

SafetyCatch Notification Email

RESPOND BEFORE 22/07/21

Our records indicate an offer of insurance was created on deal number 12345 for **Bob Baker and Betty Baker** that has funded but we have **not** yet received a completed MPP application.

We are therefore writing to advise you that the client will be receiving a SafetyCatch follow up letter.

You only need to action below if you wish to stop or delay the SafetyCatch follow up letter, otherwise you do not need to do anything.

Option 1: [Click here to Delay sending Safety Catch for 30 days.](#)

- If the funding date is now **GREATER** than 30 days in the future, you will need to update the funding date either from your Mortgage Origination System (MOS) platform or in MPP Hub.
 - **MOS Platform (i.e. Expert/Velocity):** you need to update the funding date and save /print the MPP Form to push the update to MPP.
 - **MPP Hub:** Login to MPP HUB @ www.mpphub.com. Key in the Mortgage Deal Number (loan number). The Quick screen will appear with prepopulated Mortgage Deal Information – just go to funding date. Key in new date and click View/Print to update the data in the system.

Option 2: [Click here to STOP Safety Catch Notification.](#) This deal did not FUND. Client will **NOT** receive a SafetyCatch follow up Letter.

Warning: by selecting this option we will collapse the deal and any insurance application received afterwards cannot be processed until the deal is reactivated. To reactivate you will need to call BSC Support @ 1 866 677 4677 or email support@brokersupportcentre.com.

If you need further assistance, please contact us.

Broker Support Centre Inc.
Tel: 1 866 677-4677
E-mail: support@brokersupportcentre.com

Contact Us

If you have any additional questions, please contact your Broker Support team by phone **1-866-677-4677** or email support@brokersupportcentre.com

Complaints may be directed in writing to:

President, Broker Support Centre Inc.
P.O. Box 987
50 Charles Street East
Toronto, Ontario
M4Y 2N9

The Manufacturers Life Insurance Company (Manulife)

This document is supported by Broker Support Centre Inc. ("BSC"). BSC provides data processing and administrative services to mortgage brokers in connection with their offering of Mortgage Protection Plan® ("MPP®") insurance to their clients. In this site, "we", "us" and "our" refer to BSC. MPP insurance is offered and underwritten by The Manufacturers Life Insurance Company (Manulife). BSC is an affiliate of Manulife.

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