

**Applicant Refusal Form**  
**Further Action Still Required**

If either ExamRight or AppRight is not completed at time of exam;

**Initials Required** – I hereby attest (applicant must initial next to each item) that I understand:

\_\_\_\_\_ 1. I must contact my agent to receive a copy of my application and that I will be required to complete the application in order to start the underwriting process.

\_\_\_\_\_ 2. If I was eligible for temporary life insurance coverage I will not be covered until my application has been fully completed.

\_\_\_\_\_ 3. I understand that the underwriting process cannot start until this application has been completed.

**Explanation: I am not signing or am unable to execute this document at this time due to one or more of the reasons stated below:**

**Client Stopped Application:**

- I have questions for the agent before I sign.
- I need additional time to complete the application.
- Other, please specify \_\_\_\_\_

**Examiner Stopped the Application:**

**Connection Issue**

Examiner - Please briefly describe the nature of the issue:

\_\_\_\_\_

**Website Issue**

- Screen Froze
- Access Restricted Message
- Other - Please briefly state the nature of the difficulty:

\_\_\_\_\_

**Laptop Issue**

Examiner - Please briefly describe the nature of the issue:

\_\_\_\_\_

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Examiner Signature

\_\_\_\_\_  
Date