Next phase of eDocs: Varied Terms Letters coming to eDocs December 14

Varied Terms Letters will move to eDocs beginning December 14, making it easier to receive important renewal information electronically. This is the next step in our phased expansion of eDocs, reducing paper-based processes and making it easier to do business with Gore Mutual.

As part of our ongoing efforts to simplify processes and improve the broker experience, we're continuing to expand the documents available through eDocs.

Beginning December 14, 2026, **Varied Terms Letters (VTLs)** will be delivered through eDocs for applicable renewals issued **on or after December 14, 2026**, where a VTL is required and eDocs is the broker's preferred method of document delivery.

This is the next step in our phased expansion of eDocs, following the move of Claim Opening and Closing Notices to eDocs in September. By moving more documents away from paper-based processes in stages, we're making it easier for brokers to access important information electronically while creating a simpler, more streamlined experience.

What you need to know

- VTLs will be delivered through eDocs for applicable renewals issued **on or after December 14, 2026**.
- VTLs for renewals issued before December 14 will continue to be delivered as paper documents, which means brokers may receive both paper and electronic VTLs during the transition.
- This change applies specifically to VTLs. All other policy documents will continue to be delivered through their existing channels at this time, with additional renewal documents planned to move to eDocs in a future phase.
- This applies across all lines of business where a VTL is generated, and eDocs is the broker's preferred method of document delivery.
- VTLs will appear as a separate document in your broker management system using the CSIO document code UWR.

Not currently receiving documents through eDocs?

If you do not currently receive documents through eDocs, we encourage you to explore electronic delivery options. Please contact your Business Development Representative for more information.

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