

Coronavirus Statement

Supporting our customers at this
challenging time



As a business, our purpose has always been to offer services and products that support our customers when they need it most.

This remains our primary focus and we wanted to share some details around our approach to claims at this time.

Our claims philosophy has not changed in light of Coronavirus. We will always pay all valid claims. We have not made any changes to the application questions and have no immediate plans to do so. We have no plans to apply an exclusion or to change our current underwriting approach. As with any disclosed condition where a recent diagnosis has been made and the outcome and severity is unknown, if a customer tells us they have been diagnosed with the virus or that they are being tested for it, we will have to postpone their application until they have fully recovered or they know their test result and are confirmed symptom free. We will continue to monitor the situation as it develops and ensure our customers and partners are updated.

People may be off work due to self-isolation without necessarily experiencing symptoms. Our Income Protection Benefit terms state that individuals would need to have a medical condition to qualify. However, we will consider the medically advised 2 week period of self-isolation as counting towards any work absence, even if the coronavirus (Covid-19) has not yet been diagnosed.

Critical illnesses are identified under a specific set of criteria and Coronavirus is not a specified critical illness under the terms of our policy. In the unfortunate event that a customer were to develop a critical illness we cover as a result of Coronavirus, then we would approach this claim in the same way as we would usually.

We will continue to monitor the developments of Coronavirus and the advice and updates from Government and health organisations. We think it is important that we are transparent in our approach and clearly communicate with our partners and customers. We will ensure that we update you as the situation evolves. While we aim for this communication to be as full and open as possible, if you have further questions then please contact us.

In uncertain times, we would like to offer two certainties: our claims approach will always be fair and thorough, paying all valid claims and our purpose of supporting our customers in some of the most difficult times in their lives will never change.