

COVID-19 FAQs

Supporting our customers at this challenging time

In light of the recent developments relating to COVID-19, Legal & General Insurance would like to confirm that we are actively monitoring the situation.

Our primary aim is to support your clients in times when they most need it, and this is unchanged.

We would like to share some further details in relation to our approach:

How are you considering your employees?

Steps have been put in place to safeguard our staff. Please remember your clients can access all of their documents on My Account including updating direct debit and contact details, simply visit myaccount.landg.com

We will endeavour to keep as many agents on the phone as possible during this period but our call centre hours are subject to change.

Current Opening Hours (subject to change)

- Application Enquiries: Mon to Fri 9am - 5pm
- MUTAL: Mon-Fri 9am – 5pm 0370 333 3699* or MUTAL@landg.com
- Existing Customers: Mon to Fri 9am - 5pm
- Web Chat: Mon to Fri 9am to 5pm. This can be accessed using the 'Live chat' button, which can be found on Agent Hub
- Claims: Mon to Fri 9am - 5pm

*Please note; Call times do vary and we can be experiencing slightly longer wait times due to COVID-19.

Will COVID-19 affect my client taking out a new life policy?

From the 3rd of April 2020 new questions will be added to our application in light of the continued progress of COVID-19.

Depending on your clients situation their application will be postponed as follows;

- If your client has tested positive or been diagnosed with COVID-19 we'll ask them to reapply 90 days following the end of their symptoms
- If your client has experienced/ are experiencing symptoms we'll ask them to reapply 30 days following the end of their symptoms
- If your client has been in contact with someone who is diagnosed or experiencing symptoms we'll ask them to reapply 14 days after their last contact date providing they've been free of symptoms for 30 days.

If the above doesn't apply to your client they'll be able to continue with the application as normal.

Applications submitted before 3rd April don't need to be resubmitted. Any application that's requested after 3rd April will be asked the new COVID-19 related questions.

Will COVID-19 affect my client taking out a new Income Protection Benefit policy?



The two week deferred period is not currently available for new customers, including all those who submit applications subsequent to 19th March 2020.

Are there any additional questions asked about travel?

We have not made any changes to the application questions we ask about recent travel, and have no immediate plans to do so.

Will you exclude COVID-19 in any new plans being taken out?

We have no current plans to apply an exclusion. We'll continue to monitor the situation as it develops.

Can you support those who are unable to pay for their policies because of the COVID-19 outbreak?

There's currently no change to our position when a customer can't make their payments or wants to make a change to their policy. Rest assured, our agents are fully trained to understand your customers' needs, we'll continue to treat them on a case by case basis and accommodate their needs wherever possible at this challenging time.

What is your current position on Immediate Cover?

After careful assessment of the current pandemic, we have made the difficult decision to temporarily remove our Immediate Cover for all applications made from Friday 20th March onwards.

My client is due a medical exam/ nurse screening. What should they do?

We work with external partners to provide medical examinations or nurse screenings. Due to the impact of COVID-19, there is reduced availability through our partners for face to face medical examinations and screening services. This may mean that appointments are cancelled or rescheduled. We appreciate that this may cause delays and we apologise for this. The health and safety of our customers, colleagues and partners is our primary focus and are working hard to ensure that we are able to support our customers at this time. We will update as appropriate.

Will they be diverted to deal with treating COVID-19?

At present our partners have not been asked to allocate their services to the NHS. We support all Government measures taken to address the national emergency of COVID-19 and we and our partners will follow all Government guidelines as they evolve.

What happens when you require a GP report?

We obtain medical evidence on a small number of applications where necessary. We appreciate the NHS are experiencing unprecedented challenges currently, which might cause a delay in receiving these reports.

Can the client chase their GP?

We're aware that some surgeries are unable to complete GP reports and are asking insurers not to chase them up at this time. While we haven't experienced this ourselves, we'll continue to monitor this closely and try to reduce any impact as much as we can.



If my client goes out during lockdown will you still pay out?

It's very important your client follows Government advice. We've not changed our claims philosophy, and continue to monitor this difficult, evolving situation. Please refer to policy documents for any exclusions that could apply.

How will COVID-19 affect a claim?

- **Bereavement**
In the unfortunate event that COVID-19 leads to a claim, we'll approach this as we normally would. Please refer to your customers policy documents for information on what would be a valid claim, including any exclusions that may apply to the policy.
- **Critical Illness Cover**
COVID-19 isn't a specified critical illness under the terms of our policy. In the unfortunate event that your customer were to develop a critical illness that we cover as a result of COVID-19, we would approach this claim in the same way as we would usually. For more details of your policy please refer to policy documents.
- **Income Protection Benefit**
People may be off work due to self-isolation without necessarily experiencing symptoms. Our product terms state that individuals would need to have a medical condition to qualify under our Income Protection Benefit (IPB) terms and conditions. However, we will consider the medically advised 2 week period of self-isolation as counting towards any work absence, should a diagnosis of COVID-19 be subsequently confirmed. Please refer to your policy documents for any exclusions that may apply to your policy.

Please note, this only relates to medically advised self-isolation. A client who is absent from work as a result of being unable to work from home or due to their place of work being closed or service suspended but who has not been medically advised to self-isolate, by 111, a GP or PHE, would not be considered to meet the definition of "self-isolation". Similarly, if a client is following UK Government guidance as part of the lockdown protocols but has not been medically advised to self isolate, including those people identified as "at risk" and are requested by the Government to stay at home for 12 weeks, this absence would not be considered as part of any deferred period.

My client is self isolating, how will they obtain a death certificate?

There are currently no issues around death certificates we are aware of, but if this situation does arise we will look at all possible alternatives.