

COVID-19 FAQs

Supporting our customers at this challenging time

We're all facing the difficult challenge of responding to the coronavirus (COVID-19) and our hearts and thoughts go out to the people who have been affected by this. Our primary aim is to support our customers at the times when they most need it, and this is unchanged. In this time of uncertainty we want to provide you with as much information as we can. We'll continue to update you on our approach as we continue to monitor this difficult, evolving situation.

In the meantime, we've put together some questions and answers that may help you:

Will COVID-19 affect me taking out a new 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 situation your application will be postponed as follows;

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

If the above doesn't apply to you, you'll be able to continue with your 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 you exclude COVID-19 in any new plans being taken out?

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

Can I apply for life cover without you requesting further medical evidence?

We only request evidence when absolutely necessary, however there no changes to our current process.

What happens when you require a report from my GP?

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.

Do I need to chase my 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.

My policy is due to expire, will I get cover?

If you want to apply for new cover you can, but as always please answer the questions on our application form accurately. If you're is experiencing any symptoms or waiting on test

results we will postpone the application until you've recovered or have received the test results.

I'm over 70 and need life cover, what can I do?

Provided you answer the questions on our application form accurately there may be products suitable for your needs. If you're unsure we recommend you speak to a financial adviser.

Can I claim for COVID-19?

- **Bereavement**

In the unfortunate event that COVID-19 leads to a claim, we'll approach this as we normally would. Please refer to your policy documents for information on what would be a valid claim, including any exclusions that may apply to your policy.

- **Critical Illness Cover**

COVID-19 isn't a specified critical illness under the terms of our policy. In the unfortunate event that you were to develop a critical illness that we cover as a result of Coronavirus, we would approach this claim in the same way as we would usually. For more details of your policy please refer to your policy documents.

How do I get a death certificate if I'm self isolating?

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.