

Existing policies:

- Aegon do not expect to see any claims for “self-isolation” as the minimum deferment period they offer for Income Protection is 4 weeks. The isolation period is usually 14 days, occasionally 28 days.
- AIG - will only process a claim if an existing policy holder has been diagnosed with Covid 19 and is therefore unable to work. Any claims for being off work because their work has closed or they're self-isolating but haven't been diagnosed then they're not accepting those claims basically.
- Aviva will cover if you are diagnosed with COVID-19 and meet the definition of disability after the normal deferred period. They have made changes so your customer's deferred period will start from the beginning of their self-isolation, should they receive a positive COVID-19 diagnosis and be unable to work
- Cirencester - if a Member has been told to self-isolate because of Government or medical advice, then a claim will be considered, subject to the contract terms and conditions. Will also consider a claim if tested positive for coronavirus
- The Exeter - For anyone wishing to make a Coronavirus (Covid-19) related claim on their policy, they will consider claims for medically advised self-isolation, which aligns with current NHS 111 guidance. In these highly unusual circumstances, any payment they make for self-isolation will be outside of the normal terms and conditions.
- L&G - You may be off work due to self-isolation without necessarily experiencing symptoms. Product terms state that individuals would need to have a medical condition to qualify under the terms and conditions. However, we will consider the medically advised period of self-isolation as counting towards any work absence, even if the coronavirus (COVID-19) has not yet been diagnosed.
- LV - Where a policyholder has a confirmed diagnosis of coronavirus, they will assess and pay the claim in the usual way reflecting their chosen waiting period and the policy terms and conditions. For LV Personal Sick Pay members, with a 'day one' and 'week one' waiting period - consider claims for medically-advised self-isolation, which aligns with current NHS 111 guidance (travel from designated risk areas or direct contact with someone with a confirmed diagnosis). These are highly unusual circumstances, so any decision and payment we make for self-isolation will be outside of the normal terms and conditions.
- Royal London's deferred period for Income Protection is four weeks and therefore don't expect any claims for this cover from customers who've not been diagnosed with the virus itself. But usual process for claims is to get confirmation from the customer's GP that they're unable to work. If this confirmation isn't available, for example if a customer has to self-isolate, claims team will agree alternatives to ensure that they can pay claims quickly
- Zurich - Given that the minimum deferred period we offer is 4 weeks and the recommended self-isolation period is 2 weeks then don't anticipate this alone should give rise to a claim.

New applications:

- AIG - Any new applications are being postponed if they've been travelling to at risk areas or are showing symptoms.
- Cirencester Friendly are applying COVID-19 exclusions on their day one, 1 week, 4 week and 8 week deferred period policies
- The Exeter - from Wednesday 18th March are adding an exclusion to all new policies with a Day-1 or 1-week waiting period. This also applies to previously submitted applications that were not underwritten before 18th March. 'In the first 12 months after policy start date, any claims due to, or arising from symptoms of respiratory illnesses which includes colds, coughs, influenza-like

illnesses, coronavirus infections and upper respiratory tract infections, with or without fever [will be excluded].’

- L&G have no current plans to apply an exclusion or to change their current underwriting approach. If you’re experiencing any COVID-19 symptoms or waiting on test results they will postpone your application until you’re recovered or have the results.
- LV - For applications submitted on and after 9 March, periods of isolation (including periods required as a result of government or other medical advice) where the person insured is not suffering from an illness, are not covered and a claim will not be paid.
- Royal London have added questions to their application process. If client has had any symptoms in last month then application will be postponed. Postponement period will last until the customer has had a negative Coronavirus test or the self-isolation period has passed, symptoms have fully resolved, and the customer no longer requires any treatment or follow-up