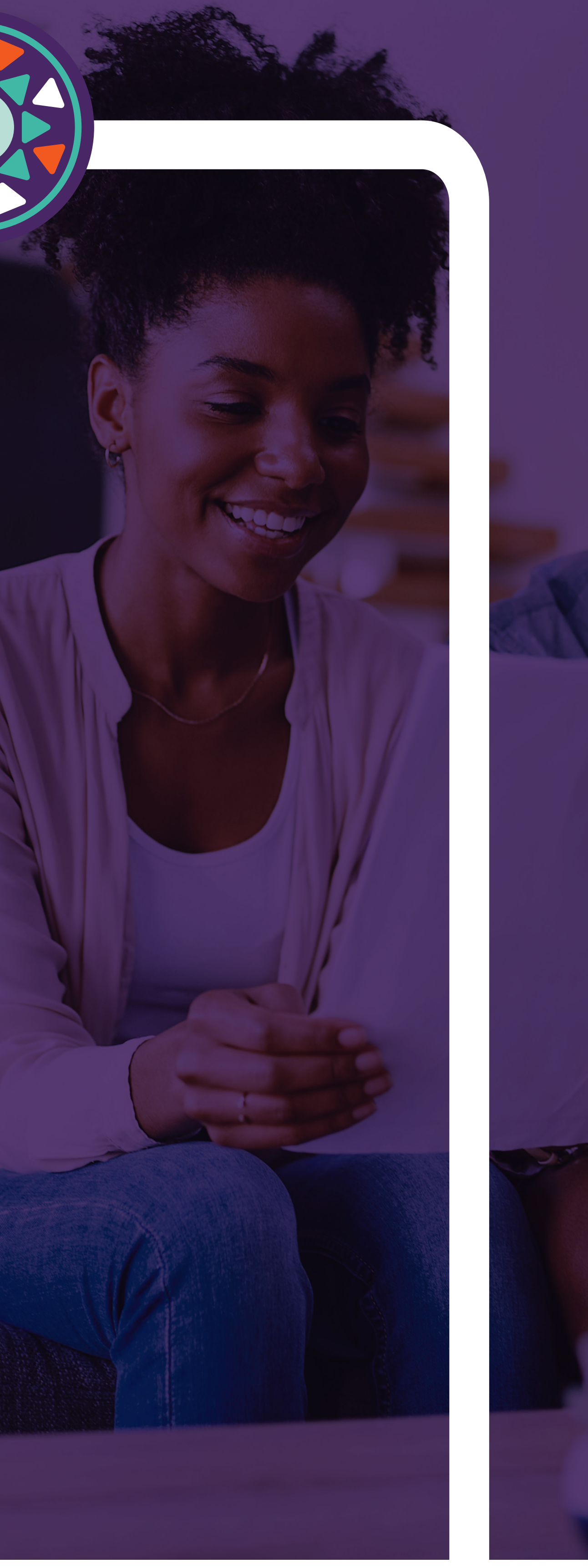
COVID-19 Virus

What you need to know



In response to a number of queries on the COVID-19 virus and the concerns raised, we would like to reassure you and your clients that there are **no exclusions on any of our products** with regard to this virus. If a claim is valid and meets the claim criteria, we will pay.

We will continue to assess claims against the terms and conditions of the policy contracts that your clients currently have in place and if a claim is valid and meets all claim criteria, we will pay.

So, for example, if your client has existing Life cover with Hollard and, in the unlikely event that your client passes away from the COVID-19 virus, a valid claim will be paid.

Your client can rest assured that we will pay all valid claims.

If your client has a positive COVID-19 virus test and is ill and as a result is unable to do his or her job for longer than their selected waiting period, their valid monthly income will be payable.

If your client chooses not to work and has isolated himself/herself as a precautionary measure to prevent getting infected by the virus or chooses voluntary quarantine when not infected by the virus, then the income benefit will unfortunately not be payable. This is because they are able to work and are not ill but are choosing to isolate themselves from the work environment.

If your client is planning to take out cover, we have not changed how we underwrite new applications. As with any active disease process, if the client has been diagnosed with COVID-19 and is currently ill or undergoing testing, he/she must disclose it and the case will be deferred until they are in good health again. In terms of underwriting, as is normal practice, each case is individual on its normal merits. We will continue to monitor the developments worldwide as this unfolds.

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