LIBERTY

COVID-19 Claims practice across claim events

With the spread of COVID-19 being top-of-mind, some **clients could have questions around claims,** should they be directly impacted by this illness.

To reassure them, here's a quick guide you can refer to:

LIFE COVER

If a policyholder dies from COVID-19, the death benefits will be payable.

INCOME PROTECTION

If the policyholder is unable to work due to medically validated reasons, as a result of COVID-19 and for a period of time (which exceeds the waiting period specified in the policy), the income protection benefits will be paid. The medical condition claimed against will be considered against policy definitions and normal claims practices will apply.

CRITICAL ILLNESS

COVID-19 currently doesn't fall into any of our benefit categories for critical illness. However, the virus may lead to certain secondary conditions which may trigger a payout under the definitions within the current benefit categories.

PERMANENT DISABILITY

To date, COVID-19 doesn't seem to have any complications that could cause long-term disability. Cases have shown no clear permanent lung damage after the infection has cleared. All claims will be assessed based on the qualifying criteria covered under the policy and the permanent impact the virus has on your health and your ability to perform your occupational duties.

IMPORTANT TO NOTE:

At this early stage, due to the speed of new information arriving, each claim will be assessed on its merits and a decision will be made based on the perceived impact on health of the individual.

For more details about benefits, definitions, guarantees, fees, tax, limitations, charges, premiums or other conditions and associated risks, please refer to the Lifestyle Protector Technical Specifications document or the clients policy document .