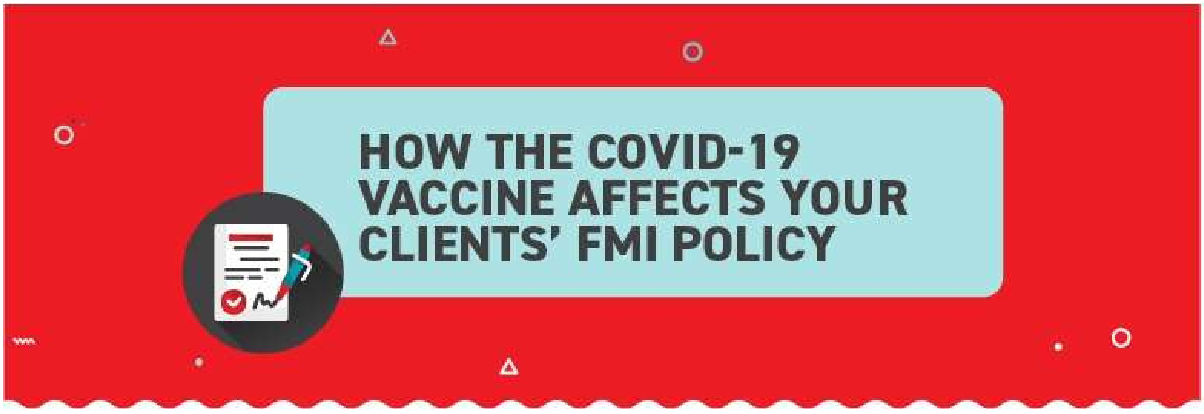

In short, the COVID-19 vaccine does not affect your clients' FMI policy. However, there have been media reports advising clients to check with their insurer if claims will still get paid if they get the COVID-19 vaccination. We want to reassure both you and your clients that getting the vaccination in no way impinges on the terms and conditions of their policy.

The intention of being vaccinated not only against COVID-19 but against any illness is to protect you from disease and save lives. Therefore, being responsible and receiving the vaccine will not jeopardise your clients' FMI cover in any way. Should they need to claim on their FMI policy after they've received the COVID-19
vaccination, we'll still assess that claim according to the usual policy terms and conditions.

We assess all claims according to the terms and conditions of cover, including general policy terms. FMI's policies do not have any exclusion that prevents an individual from claiming on their policy due to the unfortunate side effects, complications, or even death following any vaccine, including the COVID-19 vaccine.

The majority of people have experienced no or only very mild side effects following vaccination. Mild side effects should not last longer than 2 to 3 days, and it's therefore highly unlikely that this will result in an income protection or disability claim.

More severe or long-term side effects are rare. Still, in the unlikely event that severe side effects or complications from the vaccine lead to a client's inability to work, we'll assess that claim in line with the usual policy terms and conditions of the policy, such as the selected waiting period.

Kind regards

Steve Piper
Chief Distribution Officer