COVID vaccine does not invalidate life cover.

A false claim is being made on social media that if you are vaccinated against COVID-19 your life cover will be null and void. We wish to assure Liberty clients that this is untrue.

Dear Colleagues,

There can be no doubt that the COVID-19 pandemic has changed all our lives, personal and professional, and is often the main topic of conversation with friends, family and work colleagues. Meanwhile, we are also being bombarded with differing views, news updates and misinformation, often delivered through social media.

One piece of misinformation in circulation is that insurance companies are refusing to pay the claims of clients who have been vaccinated against COVID-19. We assure you that this is untrue.

Liberty's current approach to COVID-19, and by extension to the vaccine, is as follows:

- Claims will be assessed based on the client's health at the time of claim, and if they meet the claims criteria for the benefit that they are claiming on, we will pay the claim. This is irrespective of whether they have been vaccinated or not.
- **If a client dies or develops a claimable condition directly because of receiving the COVID-19 vaccine we will pay the claim, provided that the client meets the claims criteria for the benefit in question.**
- Clients will not be discriminated against, nor will they be treated more favourably at the New Business stage if they have (or have not) had the vaccine. As always, we will assess new clients based on their current health. New clients who have had the virus will be assessed on any residual symptoms. This is irrespective of whether they have been vaccinated or not.

The reality is that this virus is likely to evolve, and there is no guarantee that the vaccine will be effective against future forms of the virus. That is why clients who have had the vaccine are not treated more favourably, although we do believe that they are at less risk of developing a COVID-19 infection in the short term. It should also be noted that the COVID-19 vaccines that are currently being rolled out in South Africa's vaccination programme are not considered "experimental".

Clients who have been vaccinated will not be treated adversely at any point in time in our processes, whether that is at New Business stage or at Claim stage. If the client has had an adverse reaction to the vaccine at the time they apply for cover, we will assess on their health status at that time.

Regards,

Lisa Gibbon
Head of Underwriting