



## Group Protection – Coronavirus Q&As

### **Will you cover insured employees who die from coronavirus?**

- Group Life schemes cover claims from all causes, so coronavirus is fully covered. In an extreme scenario, if there are multiple deaths within one scheme, claim payments will be subject to our event limit clause (details below).

### **Could the coronavirus trigger the catastrophic event clause?**

- Deaths from coronavirus would potentially be considered an “event” for the purposes of defining a catastrophe and applying limits to claims. Event limits are location and scheme specific and detailed on each client’s policy schedule.
- Based on the current UK data we are a long way from a scenario whereby an employer has a large number of deaths within their workforce where the event limit might become relevant.

### **What is your full formal policy definition of a catastrophic event?**

- A single event is defined as one originating cause, event or occurrence or a series of related originating causes, events or occurrences, resulting in the death of more than one member (insured employee), irrespective of the period of time or area over which such originating causes, events or occurrences take place and irrespective of the period of time over which such deaths occur. Originating causes, events and occurrences include, but will not be limited to:
  - War (whether declared or not);
  - Terrorist activities;
  - Earthquakes;
  - Windstorm;
  - Flood;
  - Sudden release of atomic energy or nuclear radiation;
  - Radioactive contamination (whether controlled or uncontrolled);
  - Biological or chemical substances;
  - Pandemic illnesses.

### **How do you determine whether the outbreak of the virus has become a ‘pandemic’?**

- AIG Life will follow advice from the World Health Organization (WHO) about whether coronavirus has become a pandemic.
- Should the WHO deem it a pandemic, then AIG Life will likely consider it a pandemic for event limit purposes.

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**Will insured employees be covered if they die from coronavirus while travelling abroad?**

- Yes, as mentioned above, we cover death from all causes and so coronavirus is covered regardless of where the infection or death occurs.

**Are there any time limits which would apply to deaths due to a catastrophe?**

- No time limits are applied. Claims will be paid in the order they are received up until such point as the limit is breached.

**Other than the event limit and travel limit clauses, are there any other restrictions on the cover?**

- No, there are no other restrictions on the cover, subject to any scheme specific exclusions or limitations set out in the client's policy schedule.

**What about the impact on travel, do your policy terms require clients to adhere to Foreign and Commonwealth Office (FCO) travel guidance?**

- No. Prior to the policy commencing, we will ask the employer to tell us about any business travel to a small list of high-risk countries. These will be detailed when the quote or rate review is obtained. Once that information has been provided, insured employees will be covered wherever they travel in the world. If they subsequently travel to one of the high-risk countries, they will still be covered provided we were notified prior to the scheme starting, or at the last rate review, or if the travel was unforeseen at the time we asked about it.

**Have you made any changes to your high-risk countries list since the outbreak of coronavirus?**

- Our underwriting philosophy for scheme underwriting remains unchanged at this time.
- A small volume of Group Protection applications, which are above the automatic acceptance limit for a scheme, go through medical underwriting. Where an application goes through medical underwriting, travel to high-risk areas (as defined by the [FCO](#)), would be assessed individually based on the answers given to the application questions.
- We continue to monitor the global situation and our philosophy is subject to change at short notice as the coronavirus outbreak changes.

**If an insured employee is placed on coronavirus medical leave or is quarantined, do they remain covered?**

- Yes.

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**Is coronavirus considered a critical illness?**

- No. The virus is not a named critical illness on our schemes and therefore would not be a valid reason for claim under our Group Critical Illness policies.

**If an insured employee is absent from work due to coronavirus for a prolonged period and is entitled to Group Income Protection benefits, would they be covered?**

- Yes. Income protection payments are made payable provided an insured employee has been absent from work for the deferred period and meets the definition of disability applicable to the scheme.

**How concerned should people in the UK be about coronavirus?**

- For the latest information, we encourage you to visit the government's official website: <https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public>

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