

01 April 2020

Considering the pandemic outbreak, we anticipate there to be significant disruption to normal civil and business activity, even beyond the lockdown period. In consideration of this we have decided to adopt the following approach and guidelines so far as the provision of medical evidence is concerned and as it applies to those persons whose cover exceeds the Free Cover Limit or Previously Accepted Cover.

Time frames for submitting medical evidence:

In this regard, the policy clearly states the time period by which an insured needs to submit medical evidence to be considered eligible for that level of cover which exceeds the policy's Free Cover Limit or the insured's Previously Accepted Cover. As it is difficult for insureds to comply with this requirement at this time we will extend an additional two-month grace period to allow insureds to comply with our requirements. This concession is only applicable to those insureds who are currently within the medical submission period and not to insureds where the period for the submission of medical requirements expired prior to the 27th of March 2020.

Should a claim be submitted for, or on behalf of an insured who falls within the medical submission period, they will be covered up to the Free Cover Limit or Previously Accepted Cover for an illness related claim or the accidental cover amount if the claim is a consequence of an accident or unnatural cause.

Existing medical evidence:

We recognise that this situation is not necessarily ideal for insureds falling within the medical submission period as their cover is potentially restricted, and will remain so, until they are able to comply with our medical requirements.

So far as the above is concerned, we continue to both process and communicate all new medical requirements. Whereas we understand it will be difficult for insureds to immediately comply with these requirements in full, we actively encourage insureds to complete our online questionnaire requirement.

We are also prepared to consider alternate medical evidence, providing this evidence is both recent and applicable. Examples of such evidence, might include:

- Personal Medical Attendant (PMA) Reports
- Executive Medical Reports
- Wellness Program Medical Reports

Whilst we will endeavor to underwrite insureds to the best of our ability on alternate medical information, our decisions will be based on the evidence made available to us.

If you have any questions, please contact your Business Development Consultant.

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