




Insurer Update

	<p>https://www.aegon.co.uk/index.html</p> <p>Application questions have now been updated.</p> <p>The underwriters are being encouraged to make a decision on the evidence they have to reduce the number of GP Reports that need to be requested.</p> <p>Medical examinations are offered through Medical Screening Solutions (MSS), appointments have currently been cancelled, some may be able to be completed by video.</p> <p>Phone lines are currently closed.</p>
	<p>https://www.aiglife.co.uk/advisers/products/individual-protection/coronavirus-individual-qa/</p> <p>Medical examinations are offered through Medical Screening Solutions (MSS) and Square Health, appointments have currently been cancelled, some may be able to be completed by video (MSS only).</p> <p>Alternative opening hours: 09:00-18:00 Mon-Thu, 09:00-17:30 Fri</p>
	<p>http://www.aviva-for-advisers.co.uk/adviser/site/public/news/detail/coronavirus-your-individual-protection-questions-answered</p> <p>Application questions have now been updated.</p> <p>Medical examinations are offered through Medical Direct Group (MDG), appointments are being made from 20.04.20 onwards.</p> <p>“We are reviewing all new applications in line with the advice recently published by the NHS. This advice has provided a list of medical conditions which represent a higher risk should someone have these and also contract COVID-19. There may be a small number of instances where we would previously have offered terms for these conditions with a high extra premium. In view of the additional risk in combination with COVID-19 we will now be postponing these cases until the crisis is over.</p> <p>At a high level, this will include applications where we believe the applicant will be rateable at more than 3 times</p>

	<p>the standard premium. In addition, we will give additional consideration to applicants with respiratory or cardiovascular disease or where the applicant is being prescribed steroids or immunosuppressant drugs.”</p> <p>Phone lines are currently closed while they review working from home.</p>
	<p>https://advisers.britishfriendly.com/</p> <p>New applications submitted after 14.03.2020 will include an exclusion for coronavirus.</p> <p>Medical examinations are offered through Medical Direct Group (MDG), appointments are being made from 20.04.20 onwards.</p>
	<p>https://content.guardian1821.co.uk/literature/COVID-19.pdf</p> <p>Medical examinations are offered through Medical Screening Solutions (MSS), appointments have currently been cancelled, some may be able to be completed by video.</p> <p>If a client has their own medical information from a work medical or letter from a doctor for example, Guardian will look to use this.</p>
	<p>https://www.holloway.co.uk/coronavirus</p> <p>New applications submitted after 17.03.2020 will include an exclusion for coronavirus on policies with 1, 4 or 8 week deferred periods.</p>
	<p>https://www.legalandgeneral.com/adviser/files/protection/resources/documents/coronavirus-covid-19-update-for-intermediaries-0320.pdf</p> <p>Presale Decision in Principle turnaround currently 4 days.</p> <p>No longer offering 2 week deferred period on Income Protection applications.</p> <p>Medical examinations are offered through Medical Direct Group (MDG), appointments are being made from 20.04.20 onwards.</p> <p>Alternative opening hours: 09:00-17:00 Mon-Fri, Closed Sat</p>

	<p>https://www.lv.com/adviser/coronavirus-update</p> <p>Medical examinations are offered through Square Health, appointments have currently been cancelled.</p> <p>Issuing of GP Reports is currently on hold to relieve pressure on the NHS. This is constantly being reviewed and LV are looking into other ways to source the information.</p> <p>Alternative opening hours: 09:00 – 16:30</p>
	<p>https://adviser.royallondon.com/protection/campaigns/coronavirus-statement/</p> <p>Application questions have now been updated.</p> <p>Medical examinations are offered through Medical Screening Solutions (MSS) and Square Health, appointments have currently been cancelled, some may be able to be completed by video (MSS only).</p>
	<p>Medical examinations are offered through Medical Direct Group (MDG), appointments are being made from 20.04.20 onwards.</p>
	<p>https://www.the-exeter.com/news/coronavirus-covid-19/</p> <p>Applications submitted after 12pm on 16.03.2020 will not include payments for self-isolation.</p> <p>Medical examinations are offered through Medical Screening Solutions (MSS), appointments have currently been cancelled, some may be able to be completed by video.</p>
	<p>https://adviser.vitality.co.uk/coronavirus-update/</p>
	<p>https://www.zurich.co.uk/insurance/coronavirus/life-and-critical-illness-insurance-customers</p> <p>Medical examinations are offer through Medical Direct Group (MDG), Medical Screening Solutions (MSS) and Square Health.</p> <ul style="list-style-type: none"> • MDG – appointments are being made from 20.04.20 onwards. • MSS – appointments have currently been cancelled, some appointments may be able to be completed by video. • Square Health – appointments have currently been cancelled.

Accurate at 24.03.2020

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For the latest information, you can visit the government's official website:

<https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public>