


Insurer Update

	<p>https://www.aegon.co.uk/coronavirus.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 except for claims.</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>New applications where GP Reports are required are now being postponed until the strain on the NHS has been resolved. For existing applications where a GP Report has been issued Aviva will no longer chase these but will assess the information if it is returned. No new GP Report will be requested.</p> <p>Phone lines are currently closed while they review working from home.</p>

 <p>BRITISH FRIENDLY It feels good to be covered</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>Phone lines only open between 10:00 – 16:00</p>
 <p>GUARDIAN 1821</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>Holloway Friendly</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>Legal & General</p>	<p>https://www.legalandgeneral.com/adviser/files/protection/_resources/documents/coronavirus-covid-19-update-for-intermediaries-0320.pdf</p> <p>No longer able to respond to pre-sale enquires.</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. Currently experiencing long hold times.</p>
 <p>LIVE LIVERPOOL VICTORIA</p>	<p>https://www.lv.com/adviser/coronavirus-update/protection</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>27.03.2020 - LV= have also changed their deferred period options overnight for their Personal Sick Pay (PSP) product for Back to Day 1 or 1 week options, which now can't be quoted or applied for. They have also stopped paying 'self-isolation' claims on their PSP policies.</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>Some phone lines currently closed until Tuesday 31st March at the earliest.</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>Exclusion applied (for the first 12 months) for Day 1 or 1 week deferred period policies. This applies to new applications submitted after 18.03.2020 and previously submitted applications that were not underwritten before 18.03.2020.</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>Application questions have been updated.</p> <p>Applications that require a medical screening will be postponed or a GP Report requested.</p>

	<p>Applicants ages 65 or over will automatically be referred to underwriting.</p> <p>Income Protection applications with deferred periods less than 13 weeks will no longer be accepted from 26.03.2020.</p> <p>The full earnings guarantee will be removed for all new Income Protection applications after 27.03.2020.</p>
	<p>https://www.zurich.co.uk/insurance/coronavirus/life-and-critical-illness-insurance-customers</p> <p>Application questions have been updated.</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 27.03.2020

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