

Coronavirus and LifeQuote – What the are insurers saying

What are the insurers currently saying?

At the moment the insurers are confirming it's a dynamic situation with most insurers unsure of the long term underwriting impact, if any.

For Life insurance, insurers are typically reinforcing the importance of answering the underwriting application questions fully, paying particular attention to the question around travel plans and symptoms that may require them to see a doctor.

If clients have symptoms suggestive of COVID-19, or a positive test, underwriting decisions will be postponed until they have made a full recovery.

For Income Protection policies with short deferred periods please pay particular attention to the approaches insurers are taking for new business in relation to periods of isolation. LV's position changed on 9th March, Holloway's on 13th March and The Exeter's 16th March.

Links to each of the insurers are found below, where full details can be found.

Within the LifeQuote Team

We are seeing increased demand for new business, and our Case Managers are working to try and get everyone on risk as quickly as possible.

Currently the next available Tele-Interview call slots are Friday 20th March for daytime calls and Monday 23rd March for evening calls (*correct as of 12:00 17.03.2020*). Please schedule any calls required as soon as possible. If your customers are going to be at home then daytime slots may be better.

So far none of the insurers are experiencing major delays with underwriting and most are making plans for staff to work from home to keep businesses operational.

From our staffing perspective, a couple of the team have been identified as a higher category of risk, and have been sent home or are able to work from home. Our caseloads are virtually up to date, but please bear in mind that in these difficult times we are not chasing doctor's surgeries as frequently as we do normally as they are focused on other priorities.

We are focused on ensuring acceptance terms and risk dates are dealt with efficiently.

Opening Hours

Sales Support – 9:00 to 17:30
01243 791199

Case Managers – 9:00 to 17:30
01243 817903


Any questions please call me or one of my team.

Neil McCarthy

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Accurate at 17.03.2020

	https://www.aegon.co.uk/index.html
	https://www.aiglife.co.uk/advisers/products/individual-protection/coronavirus-individual-qa/
	<p>Aviva are saying their medical screening partners MSS and MDG will be asking examinees if they have travelled to an identified high risk area in the last 14 days; if they have been in close contact with someone with Coronavirus or if they think they may have Coronavirus. If examinees fit into one of these categories, they will delay arranging an appointment with them. In addition, they have also asked their medical examiners to let them know the same and if so, they will not be allowing them to carry out any appointments.</p> <p>http://www.aviva-for-advisers.co.uk/adviser/site/public/news/detail/coronavirus-your-individual-protection-questions-answered</p>
<p>BRITISH FRIENDLY It feels good to be covered</p>	https://advisers.britishfriendly.com/
	https://content.guardian1821.co.uk/literature/COVID-19.pdf
	https://www.holloway.co.uk/coronavirus
	https://www.legalandgeneral.com/adviser/files/protection/_resources/documents/coronavirus-covid-19-update-for-intermediaries-0320.pdf
	https://www.lv.com/adviser/coronavirus-update

 <p>ROYAL LONDON</p>	https://adviser.royallondon.com/protection/campaigns/coronavirus-statement/
 <p>SCOTTISH WIDOWS</p>	
 <p>The Exeter</p>	https://www.the-exeter.com/news/coronavirus-covid-19/
 <p>Vitality</p>	https://www.vitality.co.uk/coronavirus-faqs/
 <p>ZURICH</p>	https://www.zurich.co.uk/insurance/coronavirus/life-and-critical-illness-insurance-customers

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