

## LifeQuote and Insurer Service update

### What are the insurers currently saying?

To get an overview of all the individual insurer activity click [here](#).

Broadly, all insurers are now operating remotely where possible, which is now having an impact on service, and we expect this to increase over the next few days. Some insurers are reducing the times they are accepting calls, with Aegon unable to accept calls and are dealing with queries by email only. Aviva are currently not taking calls whilst they organise more remote working.

Application questions have been updated by some insurers to try and identify applicants who may have been exposed to COVID-19, if the answer is yes then the underwriting decision will typically be postponed for 12 weeks or until the applicant is clear of symptoms.

The third parties insurers use to collect medical evidence, run nurse screening or conduct routine tests have taken a view that this activity should be temporarily ceased. Medical Screening Solutions (MSS) and Square Health have informed AIG they plan to cancel all medical appointments with immediate effect. MSS will try and do some by video if possible. Medical Direct Group have told Aviva that they are now scheduling medical appointments from 20<sup>th</sup> April onwards.

Insurers have also taken a view that they shouldn't be chasing doctor's surgeries for GP Reports, which we agree with, which will likely cause further delays.

To help with this we strongly suggest you look at the insurer underwriting limits when discussing the sum insured if you need a decision quickly. These can be found on the insurers websites or on the 'Underwriting Limits' option in the Tools section on the LifeQuote Portal.

### Within the LifeQuote Team

We are moving to a working from home model to support new business and to manage the pipeline, whilst operating a skeleton staff in the office.

We expect to see reduced Tele-Interview capability over the next week and a possible reduction in when call slots will be available, as the teams concentrate on submitting applications.

Where possible please use the 'Apply Online' or 'Email Your Client' submission routes. We will process the applications and contact your clients directly with any additional questions that need answering.

Our calls will continue to be recorded and Case Tracking will be kept up to date. Our Case Managers are prioritising activity to get your cases on risk, so please use Case Tracking as your first port of call for case updates.

We want to thank you for your understanding as we ensure that we keep our staff safe, and follow the government recommendations to ensure the whole community is best served.

We will keep you up-to-date with future changes, and thank you for continuing to use our LifeQuote services.

### Opening Hours

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

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

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Any questions please call me or one of my team.

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Insurer Update

	<p><a href="https://www.aegon.co.uk/index.html">https://www.aegon.co.uk/index.html</a></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><b>Phone lines are currently closed.</b></p>
	<p><a href="https://www.aiglife.co.uk/advisers/products/individual-protection/coronavirus-individual-qa/">https://www.aiglife.co.uk/advisers/products/individual-protection/coronavirus-individual-qa/</a></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><b>Alternative opening hours: 09:00-18:00 Mon-Thu, 09:00-17:30 Fri</b></p>
	<p><a href="http://www.aviva-for-advisers.co.uk/adviser/site/public/news/detail/coronavirus-your-individual-protection-questions-answered">http://www.aviva-for-advisers.co.uk/adviser/site/public/news/detail/coronavirus-your-individual-protection-questions-answered</a></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><b>Phone lines are currently closed while they review working from home.</b></p>
 <p>BRITISH FRIENDLY It feels good to be covered</p>	<p><a href="https://advisers.britishfriendly.com/">https://advisers.britishfriendly.com/</a></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>GUARDIAN 1821</p>	<p><a href="https://content.guardian1821.co.uk/literature/COVID-19.pdf">https://content.guardian1821.co.uk/literature/COVID-19.pdf</a></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><a href="https://www.holloway.co.uk/coronavirus">https://www.holloway.co.uk/coronavirus</a></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 &amp; General</p>	<p><a href="https://www.legalandgeneral.com/adviser/files/protection/_resources/documents/coronavirus-covid-19-update-for-intermediaries-0320.pdf">https://www.legalandgeneral.com/adviser/files/protection/_resources/documents/coronavirus-covid-19-update-for-intermediaries-0320.pdf</a></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><b>Alternative opening hours: 09:00-17:00 Mon-Fri, Closed Sat</b></p>
 <p>LIVE LIVERPOOL VICTORIA</p>	<p><a href="https://www.lv.com/adviser/coronavirus-update">https://www.lv.com/adviser/coronavirus-update</a></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><b>Alternative opening hours: 09:00 – 16:30</b></p>
	<p><a href="https://adviser.royallondon.com/protection/campaigns/coronavirus-statement/">https://adviser.royallondon.com/protection/campaigns/coronavirus-statement/</a></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><a href="https://www.the-exeter.com/news/coronavirus-covid-19/">https://www.the-exeter.com/news/coronavirus-covid-19/</a></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><a href="https://adviser.vitality.co.uk/coronavirus-update/">https://adviser.vitality.co.uk/coronavirus-update/</a></p>
	<p><a href="https://www.zurich.co.uk/insurance/coronavirus/life-and-critical-illness-insurance-customers">https://www.zurich.co.uk/insurance/coronavirus/life-and-critical-illness-insurance-customers</a></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"> <li>• MDG – appointments are being made from 20.04.20 onwards.</li> <li>• MSS – appointments have currently been cancelled, some appointments may be able to be completed by video.</li> <li>• Square Health – appointments have currently been cancelled.</li> </ul>

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>