

COVID-19 UPDATE

March 20, 2020

During this unprecedented time, we want to assure you that Protective is committed to doing all we can to support our employees and your business. **Communication is important, and we will use this newsletter to keep you informed as we navigate and respond to the changing environment.** We have also created a [COVID-19 Resource Center](#) to house important information and updates. Please bookmark this page and visit it often.

Protective is well-positioned to continue delivering on our promises with a solid financial foundation and a demonstrated ability to handle challenges over our 113-year history. Protective's New Business and Underwriting teams are fully functional and processing business. Service levels are steady, and we are in continuous contact with our vendor partners.

As we respond to the crisis, our goal will be to serve you with minimal disruptions to your business. Below is information to help you continue to protect your customers.

[Visit Our Resource Center](#)

Underwriting Guidelines

The U.S. Department of State issued an unprecedented "Level 4: Do Not Travel" advisory at a worldwide level. Therefore, effective immediately, we will postpone coverage on any individual who has recently returned from any international travel for a period of 30 days following their return. In addition, we will postpone coverage on individuals with any planned travel outside the U.S. This approach is subject to change as the situation continues to evolve.

View detailed information on underwriting and COVID-19 impacts by visiting our [Resource Center](#) and clicking on the **Underwriting tab**.

Electronic Applications and TeleLife

We encourage the use of electronic applications, where the customer portion is completed through a phone interview and the customer signs the application either with a voice signature or electronic signature. We recently increased TeleLife staff to support and maintain service levels.

Learn more about electronic applications and TeleLife by visiting our [Resource Center](#) and clicking on the **Processing Business tab**.

Paramedical Exams

Our exam vendors are taking extra precautions by following CDC recommendations to ensure customer safety and in some cases have suspended service in impacted areas. We are closely monitoring our exam cancellation rates, reschedules, and turnaround times.

View up-to-date Paramed information by visiting our [Resource Center](#) and clicking on the **Processing Business tab**.

Policy Issue and Delivery

We are encouraging financial professionals to use Electronic Policy Delivery, which can be elected at any point in the underwriting process. This safe and secure delivery method to help financial professionals deliver policies while maintaining social distance. Customers may also pay their initial premium online.

For more information, visit our [Resource Center](#) and clicking on the **Policy Issue & Delivery tab**.

Our COVID-19 Resource Center

Visit our [COVID-19 Resource Center](#) for regularly updated information.