

Subject: COVID-19 and Claims FAQ's



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Coronavirus Disease 2019 (COVID-19) is having a dramatic impact on our lives, businesses and overall sense of security.

To help you better communicate with your clients during this stressful time, we wanted to proactively address questions related to COVID-19 - specifically the additional benefits associated with our life insurance and annuity solutions that are provided by optional riders. We have been a pioneer in the life insurance industry offering Living Benefits on all our life policies.

Is National Life modifying ABRs for COVID-19?

No, there is no need. ABRs are optional, no-additional-cost riders that can allow the insured to access all or part of their death benefit, while living. ABRs are triggered if the insured experiences a qualifying terminal, chronic, critical illness or critical injury.

At this time, infectious disease is not a qualifying event under critical illness. It is possible, however, that a client could qualify under chronic illness should they be

unable to perform 2 out of 6 Activities of Daily Living (ADL's) for a period of 90 consecutive days, or otherwise meet the definition of chronic illness in the policy your client holds. Terminal Illness claims may be possible, if it is determined that life expectancy is 24 months or less, or as defined in your client's policy.

Are my clients covered if they die from complications related to COVID-19?

Normal claim processing guidelines will be followed, including a contestable claim review if your client's policy was issued less than two years prior to date of death.

What would cause a claim to be contested?

Generally, cases of misrepresentation of a material fact at the time of application or policy delivery would be a reason to contest a claim. That is why it is vitally important for you to ask all application questions thoroughly and to document your client's response to questions in detail, and then make sure their health has not changed up to the policy delivery date.

Do you have information we can share with our clients? Yes, we have included [a flyer](#) designed to assist you in discussions with our clients.

Are there any changes to the application process? Please refer to this past [update from Underwriting](#).

