

# COVID-19

## Your Questions Answered

### For Financial Advisers Only

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At Friends Provident International (FPI) we understand that in the current climate our customers are naturally going to be concerned about the risks and disruption being caused by the COVID-19 pandemic and the effect, if any, it may have on the effectiveness of life insurance and critical illness policies.

This information leaflet is intended to offer reassurance and clarity on our position when assessing COVID-19 related claims events on International Protector Middle East (IPME).

### Life Cover

**Question:** Is death caused by COVID-19 covered?

**Answer:** Yes. Should the life assured die from COVID-19 then assuming all other factors are satisfied and the claimant is eligible, we would give consideration to a claim made under this benefit in these circumstances.

### Life Cover - Terminal Illness Benefit

**Question:** If the life assured suffers from COVID-19 and it becomes terminal, assuming all other conditions are satisfied, would a payment under this benefit fall due?

**Answer:** Given the nature of this illness, and ongoing evolution of the symptoms and treatment, it is unlikely that it would. Until an individual has reached the very late stages of life, displaying a significant deterioration, we do not believe that a medical professional would use terminology that classifies the condition as terminal.

### Total Permanent Disability Benefit & Critical Illness Cover

**Question:** If the life assured suffers from COVID-19 then would a claim under this benefit be paid?

**Answer:** If the life assured is diagnosed with COVID-19 and progresses to being officially diagnosed with one of the 35 critical illnesses covered under IPME, or becomes totally & permanently disabled, then a claim under these benefits will be considered.

It should be noted for Total Permanent Disability Benefit that complications such as kidney failure would require the condition to be irreversible and/or permanent, therefore whilst claims would be considered the definition would need to be 100% satisfied for a claim to be considered.

For Critical Illness Cover it should also be noted that for a claim to be valid, the customer must survive for at least 28 days following the diagnosis.

**If you would like clarity on any of the content in this leaflet, or if there are any other scenarios on which you would like to understand our position please email [underwriting@fpiom.com](mailto:underwriting@fpiom.com)**

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