

# Covid-19

## Your Questions Answered

### For Financial Advisers Only

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 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 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)**

Copyright © 2021 Friends Provident International Limited. All rights reserved.

**Friends Provident International Limited:** Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44 (0)1624 821212 | Fax: +44 (0)1624 824405 | Website: [www.fpiinternational.com](http://www.fpiinternational.com). Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Telephone: +65 6320 1088 | Website: [www.fpiinternational.sg](http://www.fpiinternational.sg). Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 2524 2027 | Fax: +852 2868 4983 | Website: [www.fpiinternational.com.hk](http://www.fpiinternational.com.hk). Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: [www.fpiinternational.ae](http://www.fpiinternational.ae). Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.