



COVID-19 – NEW UNDERWRITING QUESTIONS



To help customers give us complete medical information we are changing two underwriting questions to include COVID-19. From Monday 20 April, the respiratory and tests/investigations questions will now specifically reference COVID-19.

WHAT DO YOU NEED TO DO WITH NEW APPLICATIONS?

- The changes to the interactive application form will 'go live' at close of business on 17 April 2020.
- Any applications currently saved should be submitted by 17 April.

NEW QUESTION WORDINGS FOR COVID-19

Respiratory question

Within the past five years have you had symptoms or had treatment for asthma, bronchitis, sarcoidosis, emphysema, or any other disorder of the lungs or airways, **or since Dec 2019 have you had treatment for or symptoms of COVID-19 such as a new continuous cough, high temperature or breathing difficulties?**

Tests/Investigations question

Within the past five years have you undergone or been advised to undergo any medical investigation including blood test, scan, imaging and x-ray, have a surgical operation, **have tested positive for COVID-19, or are waiting on a COVID-19 test or a test result?**

HOW SHOULD A CUSTOMER ANSWER THESE QUESTIONS?

If a customer has symptoms, is awaiting a test/ test result or has tested positive, we would expect to see the following Covid-19 specific descriptions (rather than cough, fever etc.)

Awaiting Covid- 19 test

Awaiting Covid- 19 test Result

Coronavirus

Covid or Covid-19

The following questions will then be asked – date/ symptoms/treatment/time off work/fully recovered

- Please help your customer to provide as much information as possible in the free text answers
- Once input, the case will be referred to an underwriter for assessment as usual.

EXAMPLES OF POTENTIAL OUTCOMES

Case study 1

Jack has a persistent cough and high temperature; his GP has referred him for a Covid-19 test and he has been advised to self-isolate. Jack's decision will be deferred until the result of his test is available. If the test is negative for Covid-19, we can look to offer terms. If positive, we will postpone.

Case study 2

Mary has had her Covid-19 test, remains in self-isolation and is waiting for the result. We will ask Mary to provide the result of the test once available. If the test is negative for Covid-19, we can look to offer terms. If positive, we will postpone.

Case study 3

Anne applied for cover a few weeks ago and was loaded +50% straight off the application due to her height/weight ratio. She has not yet accepted her special terms.

Anne contacts her advisor to say she is about to sign but her health has changed. What should she do? Anne is unwell with a persistent cough and high temperature and has an appointment tomorrow for Covid-19 test.

Anne's health has changed and she is awaiting investigation. Just like any other change in health, Anne has to disclose this information to Irish Life. If the test is negative for Covid-19, we can look to re-offer special terms. If positive, we will postpone.

POSTPONEMENT PERIODS IF THERE IS A POSITIVE COVID-19 TEST

Life & Specified Illness cover

If after a positive test, the customer clears the virus or has a follow up negative test and symptoms have fully resolved with a full return to normal activity, we anticipate terms being available after 1 month.

Income Protection

If after a positive test, the customer clears the virus or has a follow up negative test and symptoms have fully resolved with a full return to normal activity, we anticipate terms being available after 3 months.

WHAT HAPPENS NEXT?

Irish Life underwriting will continue to engage with reinsurers to ensure best practice in addressing the risk from Covid-19. Our intention is to provide cover where we can, but it will be necessary to postpone some applications for cover. Further changes to application questions or underwriting assessment may be necessary as we progress through these fast changing times.

If you have any queries you can email the underwriting team at underwriting.help@irishlife.ie

