

# integrity.

## Being there when you need us most. COVID-19 and financial hardship.

As we navigate unprecedented events, we want you to know **we've got your client's back** (and yours). We have a number of options for your clients who may be experiencing financial hardship as a result of a job loss or other financial impacts due to COVID-19.

### What do we mean by 'financial hardship'?

One or more of the following circumstances being met by the policyholder/life insured:

- Losing their job (involuntary unemployment) and requiring ongoing Government assistance when searching for a new role or supporting their family, or
- Having their work hours or income reduced by more than 30%.

### How are you supporting my client?

- We are offering a 1-month premium waiver if your client has held a policy for less than 12-months and a 3-month premium waiver for policies more than 12-months old.
- During the waiver period, we will still provide full coverage to the client and they are also eligible to make a claim under their cover.
- Additionally, we're offering the ability to suspend cover for a period of 6-months (if they have held a policy less than 12-months) and a 12-months suspended cover if your client has held a policy for more than 12-months. While cover is suspended, the life insured is not covered for any claimable event which occurs during the suspension period but when they resume they do not have to re-apply or be re-assessed or re-underwritten.

### How does my client apply?

To apply for relief under our financial hardship policy you just need to contact your BDM or our Customer Care team and provide supporting documentation of the financial hardship. This might be a letter from their current or former employer or a record of Government assistance.

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