

During this unprecedented time, we wanted to provide comfort to our customers and Advisers that our products have been designed to provide comprehensive cover. Regardless of the situation, including COVID-19, we wanted to show you the ways **we have you covered.**



## Life.

Any claim received by us where the cause of death is related to Coronavirus (COVID-19) will be assessed under our regular claims guidelines. Integrity Policies do not exclude issues or health concerns related to COVID-19 or any other pandemic.



## TPD.

To be eligible for a Total and Permanent Disability benefit (TPD), the life insured would need to satisfy the 'Own' or 'Any Occupation' definitions. If this occurs as a result of the illness, we will assess under Integrity claims procedures.

# COVID-19 Product Coverage Guide.



## Income Insurance.

Claims for Income Insurance will be assessed where the life insured is unable to work due to sickness for a period longer than the waiting period. This doesn't include quarantine management where the life insured is required under government guidelines to be isolated for a period of time.



## Care Support Package.

Our CSP provides cover and reimbursement of expenses incurred by the life insured or their immediate family members in the event of a Care Support Event. For COVID-19 that could include:

- Bed confinement benefit
- Accommodation benefits
- Home Care benefit
- Family support
- Overseas assistance



## Critical Illness.

Critical Illness related conditions (such as intensive care) as a result of COVID-19 will be assessed according to our regular claims guidelines.