

Frequently asked questions (FAQs)

20 APRIL

UNDERWRITING

Q1 Are you asking COVID-19 questions for all new applications?

A1 Yes. For all new applications submitted from 1 April we ask 4 COVID-19 questions as part of the application. The questions are:

In the last month have you:

- Tested positive for Coronavirus illness (COVID-19)?
- Been personally advised to self-isolate by a medical professional or the NHS 111 but have not been diagnosed with Coronavirus illness (COVID-19)?
- Had, or do you currently have a new, continuous cough and/or high temperature?
- Had direct contact with someone who's been confirmed or suspected to have Coronavirus illness (COVID-19)?

Q2 What happens if my client answers yes to any of the COVID-19 questions?

A2 If they answer yes to any of the first 3 COVID-19 questions their application will be postponed for 3 months. They can then reapply when they can answer 'No' to those questions.

If they answer yes to COVID-19 question 4, we'll refer the application to underwriting so we can ask further questions to identify and offer terms where appropriate to make sure we don't routinely deny access to all key workers.

Q3 If a key worker answers 'Yes' to question 4 'Had direct contact with someone who's been confirmed or suspected to have Coronavirus illness (COVID-19)?', how will you treat their application?

A3 The application will be referred to underwriting to ask key workers additional questions to understand the source of the contact. If the direct contact was with someone who's been confirmed or suspected to have Coronavirus during the course of their work– we will treat this application as if they had answered 'No' and underwrite as normal

However, if there has been any direct contact outside of their work, for example, someone they live with this will continue to be treated as a 'Yes' answer and the application will be postponed.

Q4 Who does Guardian consider to be a key worker?

- Hospital workers
- Ambulance workers and paramedics
- People working at GP surgeries
- COVID-19 testing site workers
- People providing mental healthcare services
- Workers developing a COVID-19 vaccine or treatment
- Pharmacists
- Fire service
- Teachers (if teaching face to face)
- Police
- Care workers

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Guardian, Forbury Works, 37-43 Blagrove Street, Reading RG1 1PZ

For the purposes of underwriting the following won't be treated as key workers: volunteers helping to support people with COVID-19 or at high risk, supermarket workers or delivery drivers. Although of course we appreciate everything they're doing to support as all at the moment. We'll be happy to consider their application if they can answer 'No' to our COVID-19 questions.

Q5 Will clients whose applications are in the pipeline also be asked to complete COVID-19 questions?

A5 Yes, all applicants will need to answer COVID-19 questions. Some applicants will also need to complete a declaration of health. And we may postpone an applicant with high extra mortality or a condition highly correlated with COVID-19.

Q6 Will you automatically postpone medical professionals and key workers?

A6 No. We will **not** postpone medical professional or other key workers solely because of their job. See questions 2, 3 and 4.

Q7 If my client had COVID-19 and is now fully recovered, how long before you'll offer them cover?

A7 Where we do postpone it will be for 3 months but your client is welcome to reapply once they can answer no to the 4 COVID-19 questions.

Q8 What is your approach if my client has no symptoms but has visited a country in a high COVID19 risk country?

A8 We will postpone the application for 3 months.

Q9 Do I need to tell you if my client's health changes once the application has been submitted?

A9 Unless we ask further questions, you don't need to tell us if your client's health changes.

Q10 Will you accept applications for cover above the non-medical limits?

A10 No. Cover will be restricted to the maximum cover available, based on the applicant's age. If an application is above our current non-medical limits the application will be referred to underwriting who will reduce the amount of cover and issue terms on that basis.

Q11 Is it true you've increased all Life Protection non-medical limits by 10% for clients age 60 and under, for all new and pipeline applications?

A11 Yes. If an application is above our current non-medical limits the application will be referred to underwriting to deal with this manually.

For example, for a client up to age 40 applying for life cover of £900k, instead of restricting the amount of cover to £700,000 (our current non-medical limit), we'll restrict the cover to £770,000.

Q12 Where will I find details of your non-medical limits?

A12 You'll find all our non-medical limits on our website: <https://adviser.guardian1821.co.uk/products/>

Q13 Are you carrying out medical screenings?

A13 We've had to suspend face-to face medical screenings but we're piloting remote medical screenings.

Q14 How do remote medical screenings work?

A14 Our partner, MSS, carry out the screening by video instead. If needed, they'll send a 'kit pack' in advance of the call which includes a disposable tape measure as well as a home-test self-collect finger-prick blood testing kit.

Q15 What tests will you use remote medical screenings for?

A15 We're able to request a remote medical screening for customers with a high BMI or those treated for high blood pressure (if the customer has their own blood pressure monitor) or high cholesterol where we need up to date information.

Q16 Are there limitations to remote medical screenings?

Yes. The remote medical screening can't include a blood pressure check (unless they customer has their own monitor) or urine test. This means it is not a suitable alternative for everyone.

Q17 What happens if my client doesn't want to undergo a remote medical screening?

A17 Where an alternative method of medical evidence isn't available, we'll postpone the application until we can carry out the face-to-face medical examination we need.

Q18 You mention this is a pilot, what does this mean?

A18 We're trialling the service at the moment, we hope to roll this out more widely and make it an option for the longer term. We know this virtual approach will suit some clients better than a nurse visiting them at home, so it's good to be flexible. We'll keep you updated on that. We don't have an end date for the pilot, and it's available to all eligible applications.

Q19 How will I know if my client qualifies for a remote medical screening?

A19 Once you've submitted the application, our underwriters will review the disclosures made. They'll then contact you and your client directly to let you know the next steps if their application will be part of the pilot.

Q20 Does this new remote medical screening service mean I can apply for cover above the nonmedical limits now?

A20 No, all applications for cover above our non-medical limits will be restricted to the maximum cover available, based on the applicants age. Remote medical screenings are only available if a disclosure is made on the application that would usually require a face-to-face medical test.

Q21 How will you treat new applications that require a medical screening due to breaching a nonmedical limit?

A21 We'll underwrite them manually as normal and if we can offer terms, we'll restrict the amount of cover to the maximum non-medical limit, based on the applicant's age.

Q22 How will you treat new applications that require a medical screening due to a disclosure?

A22 We'll request a remote medical screening or an alternative form of evidence. If that's not suitable, the application will be postponed.

Q23 If my client's application is over the non-medical limits, but you've already received all the information you need, will you offer terms without reducing the sum assured?

A23 Yes, but only for applications where we had the information before 1 April. After that date the sum assured limitations will apply.

Q24 Before I submit my client's application, will you let me know if it's going to exceed your limits, so I can reduce the amount of cover before I submit it?

- A24 No, the application will go into manual underwriting and if we can offer terms, we'll restrict the amount of cover to the maximum non-medical limit, based on the applicant's age.
- Q25 If I've already received terms for an applicant above your limits but not yet accepted them, are they still valid?**
- A25 Yes, all terms already issued are valid as normal for 30 days, or 90 days for mortgage cover.
- Q26 If I submit an application for my client for an amount below the medical limits to avoid medical screening, how do I increase the amount of cover later?**
- A26 You'll need to submit a new application in the normal way unless the client qualifies for one of our Guaranteed Increase Options.
- Q27 How will I know you've reduced the amount of cover my client applied for?**
- A27 We'll show details of the terms we offer, including the reduced amount of cover, in the decision document we issue which is available on the adviser dashboard.
- Q28 Why do you consider remote medical screenings, other evidence, or completion of a questionnaire, for applicants with a medical disclosure, but not for those applicants requesting cover above the non-medical limits?**
- A28 Some of the tests required for high amounts of cover, such as specific blood tests or physical evidence, cannot be replaced by an alternative.

Other medical evidence

Q29 Are GP surgeries refusing to return GP Reports?

A29 As of 2 April, we're still having GPRs returned to us and only seeing a very small slow-down from some surgeries. Information from our medical partner, MSS, tells us less than 10% of requests to GP surgeries are being delayed. GP surgeries remain extremely supportive of customers being able to access the insurance they need. We'll continue to monitor this situation daily.

Q30 Will you accept medical information directly from my client if it's available?

A30 We've always had a flexible approach to the medical information we'll review, and this becomes even more important now. If an applicant has their own medical information from a work medical or letter from a doctor for example, we'll look to use it. Customers know their own medical information better than anyone, so we encourage them to share this with us.

Q31 Should I expect underwriting to take longer than normal for any applications I submit?

A31 If an application needs additional information or GP Report you may experience a delay over the coming weeks as this is just a changeable situation, but we're managing this day by day.

Q32 How do I check what medical evidence will be needed for my client before I apply?

A33 You can view our medical underwriting limits on our website:

<https://adviser.guardian1821.co.uk/products/>

We have an online tool called Underwriting Qi. It gives you an indication of the terms, medical evidence requirements and exclusions for a client with an existing condition. Log into your dashboard to use this.

CLAIMS

Q34 Is a policyholder eligible to claim for Coronavirus under Critical Illness Protection?

A34 Critical Illness Protection doesn't cover viruses such as Coronavirus. Where the virus goes on to cause a Critical Illness as covered by the policy, a policyholder would be eligible to claim.

Q35 Are there any exclusions on your life or critical illness policies for COVID-19?

A35 We have no general exclusions and that won't change. We'll consider any COVID-19-related claims for life or critical illness in the usual way against the policy terms and conditions and in line with our claims philosophy. We won't refuse to look at any claim. As ever, we'll treat each one on its own merits.

Premium Waiver

Q36 Can a self-employed person make a claim on Premium Waiver due to government advice to stop working due to COVID-19?

A36 We could only consider a claim under Unemployment Waiver, where a client has actually lost their job or been made redundant – so that the job is no longer available to them. If they still have the job, but they can't perform it due to COVID-19 then unemployment waiver won't apply.

GENERAL EXCLUSIONS

Q37 Have you made any changes or added exclusions for new policies?

A37 We've not added any exclusions or made any changes to the circumstances under which we would pay out under any of our covers.

GUARDIAN ANYTIME

Q38 Is the GP 24/7 service included in Guardian Anytime still available to all your policyholders?

A38 Yes, all our all our policyholders and their immediate families can access a GP consultation from a UKbased doctor from their phone, tablet or PC anytime. Policyholders will find the contact number for GP 24/7 in their MyGuardian account.

Q39 Can GP 24/7 refer policyholders for a Coronavirus test if they have symptoms?

A39 No, they can't refer patients for COVID-19 tests. They're following Government public health advice, by referring patients who are concerned that they may have contracted Coronavirus, or who are symptomatic, to NHS 111 for appropriate advice and treatment.

Therefore, they're advising these patients to contact NHS 111, either via 111.nhs.uk, or to call 111, for further advice, and advise against visiting their own GP or Accident and Emergency.

IMMEDIATE COVER

Q40 What is your current position on immediate cover during underwriting or post terms being issued where cover is mortgage related?

Q40 Our position to immediate cover has not changed. You can find out if your clients are eligible on our website: <https://adviser.guardian1821.co.uk/immediate-cover/>

MORTGAGE GUARANTEE

- Q41 If my client takes a 3-month payment holiday will the mortgage guarantee still be valid?**
A41 Yes. If your client takes a payment holiday from their mortgage provider/lender our mortgage guarantee will still be valid. Please read our policy terms and conditions for full details.

TRUST FORMS

- Q42 Are you able to accept a trust form that has not been witnessed due to social distancing?**
A42 No.

WORKING HOURS

- Q43 Have your office opening hours changed?**
A43 No, we're open 'business as usual' and all our employees fully transitioned to home working on 17 March. We've available 9am-5pm Monday to Friday, by phone, email or webchat.