

CORONAVIRUS (COVID-19) INFORMATION FOR ADVISERS

19 AUGUST

Previous updates on pages 2-9 for your reference

PREMIUM DEFERRAL OPTION EXTENDED UNTIL 31 OCTOBER

On 18 May (see full update below), we introduced a discretionary short-term premium deferral option for our policyholders facing financial difficulties as a direct result of COVID-19. Requests to use this option were due to end on 18 August. We've extended this until 31 October.

What this means is policyholders can still ask us for a premium deferral of up to 3 months until 31 October. This only applies to new premium deferral requests.

Policyholders who have already requested a premium deferral should refer to the premium deferral and repayment plan we sent them and repay within the agreed timescales. They should contact us if they're still facing financial difficulties that mean they can't meet those terms.

We encourage any customer with a Guardian policy facing financial difficulties because of COVID-19 to call us to discuss their options before their policy lapses. We'll also encourage them to speak to you, their Financial Adviser, before they cancel their policy.

If you've got any further questions, please get in touch.

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11 JUNE

**WE'RE ACCEPTING BUSINESS ABOVE OUR NON-MEDICAL LIMITS
AND WE'VE RESTARTED FACE-TO-FACE MEDICALS**

One of the impacts of COVID-19 was being unable to get the medical evidence we needed to underwrite some applications, which meant we had to restrict applications temporarily to below our non-medical limits.

From today we have lifted that restriction. We can now accept and underwrite applications above our non-medical limits for all our products. We're able to do this as we can now offer face-to-face medical screenings, alongside remote ones.

This does rely on us being able to get the medical evidence we need. There are some forms of medical evidence, such as an Exercise ECG, that'll still be difficult for us to get at the moment, and some GP practices are still unwilling to complete reports. In these situations, we'll be unable to offer terms. Our ability to get medical evidence will vary by geography, client, and local NHS practices.

After you've submitted your client's application, if it's above the non-medical limits, we'll do all we can to get the medical evidence we need. If we're unable to get the evidence we need and have enough information to be able to make a decision, we'll reduce the amount of cover to below our non-medical limits and offer terms on that basis.

In April we increased our Life Protection medical limits, this increase will remain in place. We'll be making this permanent change to our online system in the coming weeks to allow decisions to be made straightaway based on the increased limits.

Face-to-face medicals

The restarting of face-to-face medicals will allow us to offer terms to more applications and access tests not suitable for remote screenings. We already have face-to-face medical screenings booked from next week, and MSS, our medical screening partner, will contact every client before the screening to discuss the safeguards they've put in place.

We're pleased to say that following our successful pilot we'll continue to offer remote medical screenings where suitable for cases below the non-medical limits. Having both remote and face-to-face medical screenings available means we can offer a wider range of medical tests and options for clients.

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18 MAY

**POLICYHOLDERS FACING FINANCIAL DIFFICULTIES AS A RESULT OF COVID-19
CAN REQUEST A DISCRETIONARY SHORT-TERM PREMIUM DEFERRAL
BETWEEN 18 MAY AND 18 AUGUST**

From 18 May until 18 August 2020, policyholders facing financial difficulties as a direct result of COVID-19 can ask for premiums to be deferred.

What this means is that at our discretion we'll 'pause' your client's monthly premiums for up to 3 months depending on their circumstances. They'll still be covered during this period and they can still claim (we'll deduct any premium arrears in the event of a claim), but they won't need to make any monthly payments to us during their deferral period.

When they call us, we'll discuss their circumstances and their options. At our discretion we'll agree their repayment period (up to a maximum of 3 months) and confirm how and when we'll ask your client to pay the premiums they defer.

We encourage any customer with a life or critical illness policy facing financial difficulties as a result of COVID-19 to call us to discuss their options before their policy lapses. We'll also encourage them to speak to you, their Financial Adviser, before they cancel their policy.

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9 APRIL
WE'RE PILOTING REMOTE MEDICAL SCREENINGS

Continuing to underwrite applications and offer customers cover remains our top priority despite the fact that face-to-face medicals are no longer an option. So we're happy to be able to share some good news on this. From today, we're the first protection provider to pilot the new remote medical screening service launched by MSS last week.

This new service means that where we previously needed a face-to-face nurse screening due to a disclosure made on the application, MSS can carry out a remote 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.

MSS will contact the client to let them know what to expect and to arrange the video appointment. And they'll talk them through each step of the process.

Considering everyone has a little more spare time at home these days, we expect these appointments to be completed quicker than face-to-face appointments might have been.

"COVID-19 has made it significantly more difficult for those needing medical screenings to get access to insurance. At Guardian, we feel strongly that those who need life and critical illness cover should be able to access it. So, we were keen to be the first to pilot the new remote screening solution offered by our partner, Medical Screening Solutions. It's great that they've moved so quickly to find an alternative to face-to-face screening. At this stage, the arrangement is only a pilot, but if successful we see this becoming an important part of our toolkit for the future." Julie Hopkins, Director of Underwriting & Claims Strategy

How will I know if my client qualifies?

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 and whether the application will be part of the pilot.

What happens after the pilot?

If the pilot is successful, 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.

Does this mean I can apply for cover above the non-medical limits now?

No, all applications for cover above our non-medical limits will be restricted to the maximum cover available, based on the applicants age.

We've increased all our Life Protection non-medical limits by 10% for clients age 60 and under, for all new and pipeline applications. If an application is above our current non-medical limits the application will be referred to underwriting to deal with this manually. We'll reduce the amount of cover to our non-medical limits and issue terms on that basis. You'll find all our limits on our website: adviser.guardian1821.co.uk/products

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1 APRIL

ADDITIONAL QUESTIONS ON OUR APPLICATION FORM AND INCREASED LIFE PROTECTION NON-MEDICAL LIMITS

COVID-19 APPLICATION QUESTIONS

For all new applications submitted from today we'll now ask 4 new 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)?

Clients whose applications are in the pipeline will also be asked to complete our Covid-19 questions.

Once an application is submitted, unless we ask further questions, you don't need to tell us if the client's health changes.

WE'VE INCREASED OUR LIFE PROTECTION NON-MEDICAL LIMITS BY 10%

All applications for cover above our non-medical limits will be restricted to the maximum cover available, based on the applicants age.

The good news is we've increased all our Life Protection non-medical limits by 10% for clients age 60 and under, for all new and pipeline applications. If an application is above our current non-medical limits the application will be referred to underwriting to deal with this manually.

So, 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.

You'll find all our non-medical limits on our website: adviser.guardian1821.co.uk

Please note these don't reflect the 10% increase, but we'll make that change as soon as we can.

For applications that require a medical screening due to a disclosure, we'll firstly look for an alternative form of evidence. If that's not suitable, the application will be postponed.

UNDERWRITING AND SERVICING UPDATE

It's business as usual for our sales and servicing teams, so please do get in touch if you need any support.

As I'm sure you can understand, for applications that don't receive an immediate decision, underwriting may take a little longer than you're used to while we adapt to the changing environment, but rest assured we're doing everything we can to get your clients protected as quickly as we can.

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27 MARCH

FURTHER UPDATE ON MEDICAL SCREENINGS

Earlier this week (see update below from 24 March) we told you our medical partner, MSS, was no longer able to carry out face-to-face medical screening due to the Coronavirus pandemic.

For all new applications

All new applications that require a medical screening due to reaching a non-medical underwriting limit, will be postponed. Applications that fall within non-medical limits are being processed as normal. For these new applications, we'll only accept business up to the non-medical limits.

For all applications

All applications that require a medical screening due to a medical disclosure, we will look for an alternative form of evidence, for example a questionnaire to be completed by the client or a GP Report. In some cases, an alternative form of medical evidence won't be suitable, so those applications will be postponed.

For all pipeline applications awaiting a medical screening

Where we automatically requested a medical screening for cases exceeding our non-medical limits, once we have all other information we need, we'll reduce the amount of cover to below the automatic non-medical limit. We'll also be asking:

- every applicant to complete a questionnaire to answer questions on Coronavirus illness (COVID-19); and
- some applicants will also need to complete a declaration of health.

We may postpone an applicant with high extra mortality or a condition highly correlated with COVID-19.

This means, with immediate effect, we cannot issue any policies above our non-medical limits.

We know it's disappointing that we won't always be able to offer your clients the cover they need right now but we're doing all we can to get the best outcomes for customers throughout this ever-changing situation. We'll continue to update you of future developments.

All other applications are being processed and underwritten as normal, and of today, we're still having GPRs returned to us and only seeing a very small slow-down from some surgeries.

There is no change to any of our policies for new or existing customers.

FAQs

Understandably you've got a lot of questions as things develop and change. We're gathering all the most frequently asked questions about underwriting, claims and servicing and will share these shortly.

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24 MARCH UPDATE

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Understandably, you all have lots of questions about our plans in response to the developing situation with COVID-19. While we're working quickly through what this means for us, and we don't yet have final decisions on everything, we wanted to share where we are right now.

UNDERWRITING

- **Our medical partner (MSS) is no longer carrying out medicals.** As of 5pm on 23 March, MSS have temporarily postponed delivery of all face to face medical examination and screening services. GPR and iGPR are not affected by this.

We have a list of applicants affected and we're dealing with them as a priority. We'll contact each client and adviser affected directly with an update as soon as we can.

This update from MSS hasn't come as a surprise, and we've already been looking at other ways to get the information we need. We'll share an update when we can.

Encouragingly, we've yet to see a slowdown on GP report responses from surgeries.

- **There will be no change to our medical underwriting limits.** Our limits are available on our website so advisers and their clients know what to expect before applying:
<https://adviser.guardian1821.co.uk/products/>

Where it becomes difficult to gather the medical evidence we need, we're looking into potential alternative types of medical information. We'll update you as soon as we can.

- **Flexible approach to medical evidence.** 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.

CLAIMS

We have no general policy 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 claims

All our policyholders have Premium Waiver with a 4-week deferred period. We don't expect to see any claims for Premium Waiver due to people self-isolating, as Premium Waiver doesn't kick in until after 28 days of continual incapacity, and self-isolation only lasts up to 14 days.

Having said that, if a policyholder is in employment on or after the first anniversary of their policy, our Premium Waiver pays out on involuntarily loss of job or being made redundant, so we encourage advisers and their clients to review their **policy terms and conditions** to see if they can make a claim.

We'll continue to keep you updated as and when we know more.

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18 MARCH UPDATE

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The well-being of our customers, partners and employees is our top priority. So, we're closely monitoring Government advice and will adapt and react as the coronavirus outbreak progresses.

Below is our current approach. We'll update it as and when things change.

OPERATIONAL RESILIENCE

Having run a successful test on Monday and Tuesday this week, and following Government advice, all our employees are now working remotely, and our office is closed until further notice. We've also asked that all face-to-face business meetings are changed to virtual meetings and there is no business travel.

Our test proved highly successful that we're all equipped to work remotely, and we saw no impact on service levels. Please do continue to get in touch if you need any support or further information.

CLAIMS

As we have no general policy exclusions, 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 don't expect to see any claims for Premium Waiver due to people self-isolating, as Premium Waiver doesn't kick in until after 28 days of continual incapacity, and self-isolation only lasts up to 14 days. However, we won't refuse to look at any claim. As ever, we'll treat each one on its own merits.

We're aware that some GP surgeries are delaying requests for medical information from insurers. Or refusing to deal with them altogether. We've yet to experience this ourselves, but if or when it happens, we'll work with everyone concerned to find a pragmatic solution as quickly as possible.

UNDERWRITING

There's no change to our underwriting approach. Everyone should answer all application questions fully and honestly. If they answer yes to certain health questions, as usual, they'll be referred to underwriting for us to gather further information and we'll make a decision based on each individual case.

For people who disclose any COVID-19 symptoms, if they have any underlying conditions, we may postpone their application until they've recovered. For those with no other existing conditions, we'd expect to offer terms under our current underwriting philosophy.

Once the application has been submitted, there's no need to disclose any health changes while we underwrite the case.

There are no changes to our **policy terms and conditions** or underwriting question-set.

Gathering medical information

We've not changed our underwriting philosophy or the evidence we'll request in response to disclosures made on the application.

- **Medical tests:** Where we need someone to have a medical examination, they'll be contacted by a nurse from our third-party provider Medical Services Solutions (MSS). When the nurse contacts them to arrange an appointment, they'll ask if they've travelled to an identified high-risk area in the last 14 days, if they've been in close contact with someone with coronavirus, or if they think they might have coronavirus. If the answer to any of those questions is yes, MSS will postpone arranging an appointment and will update the case notes so that we're aware.

If any MSS nurses themselves fall into any of these categories, they won't be allowed to carry out any appointments.

As this is an ongoing changeable situation, MSS will continue to keep us informed and we'll continue to update as and when we know more.

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- **GP reports:** We're aware that some surgeries are unable to complete GP reports and are asking insurers to not contact them or chase for reports. While we're yet to experience this ourselves, we'll continue to monitor this closely and try to reduce any impact as much as we can. We'll still ask for reports where necessary.

EXISTING POLICYHOLDERS

Our existing customers don't need to let us know of any changes to their health once the policy is in force.

Using GP 24/7

All our policyholders and their immediate families can access a GP consultation from a UK-based doctor from their phone, tablet or PC anytime. That's day or night, and from anywhere in the world.

GP 24/7 is provided by Medical Solutions UK Ltd, and their experienced doctors are ready to take calls to reassure and advise.

This support is part of our Guardian Anytime service and is included with every policy at no additional cost. As the NHS is currently telling people not to visit their GP, this remote service could be invaluable. It provides:

- A choice of phone or video consultation
- Unlimited consultations – in length and number
- Advice, prescriptions and referrals

How GP 24/7 can help with COVID-19

The service can offer:

- Guidance for anyone who has recently returned from a high-risk area
- Advice for those showing symptoms – whether they need to self-isolate or get medical help
- Recommendations on what to do next

All Medical Solutions doctors are trained with the latest advice and guidance from Public Health England and the Health Protection and Surveillance Centre in Ireland.

How policyholders access the service

Policyholders will find the contact number for GP 24/7 in their **MyGuardian** account by visiting **guardian1821.co.uk** and logging in at the top left-hand corner. If they haven't logged in before, they'll find all the information they need in the welcome email they received when their policy started. Alternatively, they can reset their password by clicking the 'log in' button on the website, choosing 'can't access your account' and following the instructions.

FURTHER INFORMATION

We'll share any future updates on LinkedIn and Twitter

- LinkedIn: Guardian Financial Services
- Twitter: @Guardian1821

For any further information, call us on 0808 133 1821 or email advisers@guardian1821.co.uk

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