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DEATH IN SERVICE & COVID

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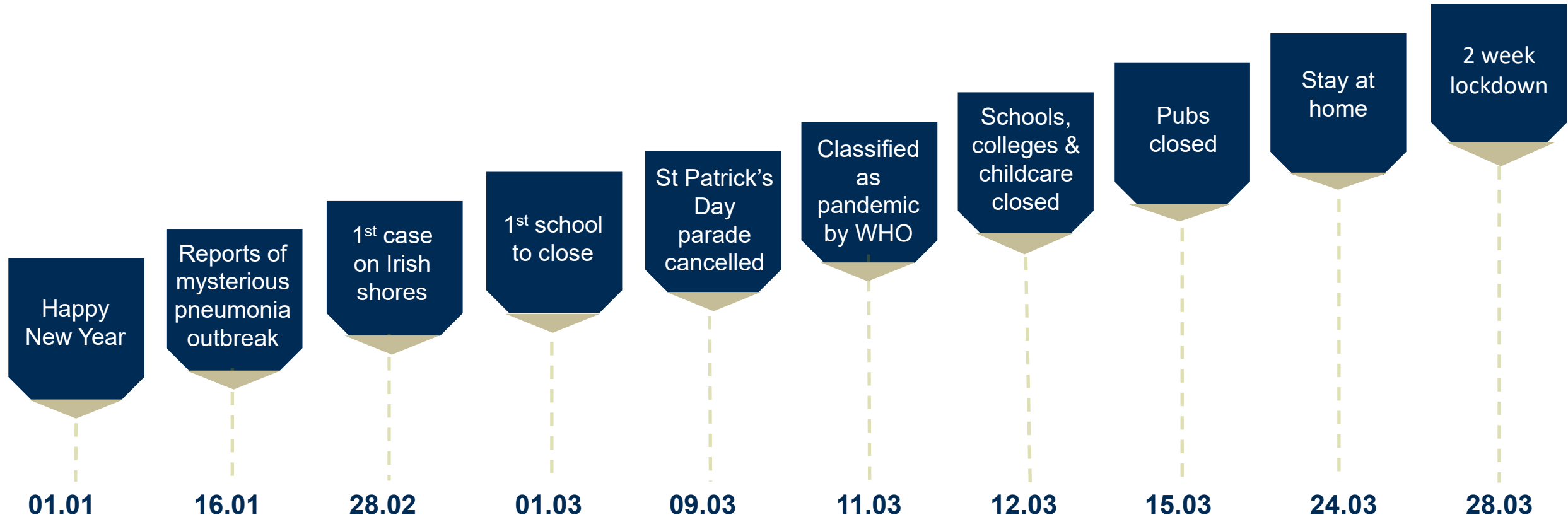
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THIS MORNING - OVERVIEW

- COVID 19
 - What happened when it hit?
 - Initial Concerns
 - What now?
- Other Trends

COVID 19 – WHAT HAPPENED WHEN IT HIT?



COVID 19 – INITIAL CONCERNS

- Are pandemics excluded?
- Income Protection policy pay out for Covid 19?
- Will members be continued be covered:
 - Temporary closure of company
 - Members put on unpaid leave
- Will members be covered for full benefit if:
 - Working on reduced hours
 - They have reduced salaries
- How will the claims process work?
- Are you able to underwrite members over the free cover limit?



COVID 19 – WHAT NOW?

- Is it difficult / good time to transfer schemes?
- Providing long term absentee (LTA) details
- Are members actively at work (AAW) if:
 - Working from home
 - Self-isolating
- Steps to ensure employees continue to be covered
- Staying at home due to precaution



OTHER TRENDS

- SPDIS based on defined notification or cover all?
- Definition of a spouse or partner
- Increasing cost of SPDIS are there alternative options



OTHER TRENDS *(continued)*

- Late retirees
- Alternative to traditional 65 and cost impact
- Steps to remain on cover after 65





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