



**integrity.**

As we navigate unprecedented events, we want you to know we've got your back. We have a number of ways we're ensuring there is no interruption to our normal operations and no reduction in service. We've had a few questions about COVID-19 with regards to your clients' Policies and our operational capability, so we wanted to provide you with the details.

**Is Integrity open for business?**

Yes! And we will remain so. As a cloud-based Insurer, the tools we need to serve you and operate our business are accessible to us from any secure location. Our Claims Assessors, Underwriters and Customer Care teams also operate using cloud-based technology, so whether they're in the office or working from home – our service and delivery to you and your clients will be unchanged.

**What about new business? Can people still apply for insurance during the pandemic?**

Yes, Integrity's underwriting and new business processes are operating as normal.

**Are there any restrictions on cover due to Coronavirus?**

Integrity does not have any exclusions specific to pandemics or the current Coronavirus. Clients may be asked our standard travel questions and will need to comply with their normal duty to disclose any existing illness when they apply.

**What about medical screening for underwriting?**

At present our screening providers are operating normally with enhanced infection prevention measures. While we do expect there to be some delays in receiving medical information from medical centres due to their increased workload, we are communicating frequently with all our partners to ensure any delays are known and accounted for so you can communicate this to your clients.

**What about financial hardship?**

We have a Financial Hardship policy that we are invoking for any client who has reduced capacity to pay based on the current situation. All you need to do is get in contact with us and we can support financial hardship in a number of ways including waiving premium or suspending cover.

**Does Integrity have the funds to pay a large number of claims?**

As a APRA regulated Life Insurer we have met all of APRA's current and previous capital requirements. Additionally, we are reinsured which means that we spread all our risk with another insurer.

**How will COVID-19 affect my client's ability to claim on their policy?**

Integrity Cover does not have any blanket exclusions for any issues or health concerns related to COVID-19 or any other pandemic. Any Claim we receive, including one where the cause of death is Coronavirus (COVID-19) – will be assessed under our Claims guidelines.

**What happens if an insured client with Income Protection cover gets sick from COVID-19 and is unable to work?**

Where an insured person is disabled and unable to perform their usual occupation due to a sickness, injury or illness for a period longer than the waiting period set out on their Integrity policy schedule, it is likely they will qualify for an income protection benefit. All income protection claims will be assessed under our claims guidelines.

**Can an insured person claim if they are prevented from attending work due to company or government restrictions.**

In order to receive an income protection benefit an insured must meet the definition of disability as defined in their Integrity policy. This requires that a person be suffering from an injury or illness. Restrictions on attending a workplace based on company or government advice would not satisfy the definition of disability and would not lead to a benefit payment.

**What about an insured person who is already on claim who may have trouble accessing their normal treating doctor?**

We recognise that there is likely to be additional strain on medical services over the coming time. For any insured people who are already on claim, we will consider alternate methods of information collection and may continue to pay income protection benefits for a period even if medical evidence is delayed.

We would encourage anyone suffering from a health condition that could be made worse by exposure to COVID-19 to contact us to discuss our ongoing information requirements as we do not want to expose anyone to increased risk by attending hospitals or medical centres.

**What about needing to lodge a new claim?**

Please contact us if you need to lodge a claim. We will conduct an assessment over the phone and consider how best to gather the required medical information without exposing the insured to unnecessary risk or placing additional burden on medical service providers.

**I still have more questions, what do I do?**

If you have any further questions on this, please get in contact with Alicia Faour, details below

\*\*\*\*\*

**Message from your BDM**

Given we utilise technology in everything that we do, we are currently fully operational, albeit from multiple locations across Australia!

We also have the ability for clients to complete their own personal statement on their own device using a client statement link option.

A demo of which can be found here: <https://youtu.be/QrieEVZokiQ> if your advisers are struggling with still conducting business during social distancing measures!

Stay well and if there is anything you need, please feel free to reach out – more than happy to help!

Thanks

**Alicia Faour**  
**Senior Business Development Manager**

D: +61 455 682 016  
Suite 208, Level 30, 35 Collins Street,  
Melbourne VIC 3000

[integritylife.com.au](http://integritylife.com.au)

**integrity.**



Integrity Life Adviser Portal



LinkedIn 2019 Top Startup

