



**Does MetLife Protect and MetLife Protect Super have any exclusions in relation to COVID-19?**

No. The MetLife Protect and MetLife Protect Super Combined Product Disclosure Statement and Policy Terms (PDS) does not have any exclusions in relation to COVID-19 or any other pandemic illnesses.

**Do all life insurance policies in Australia cover COVID-19 (and other pandemic illnesses)?**

No. Some life insurance contracts in Australia do not cover claims resulting from a pandemic illness (which may include COVID-19).<sup>[3]</sup> If you are unsure whether a policy excludes pandemic illnesses, read the relevant Insurance Guide, Product Disclosure Statement, or Policy Document from your product provider.

**Will your client still be covered by their MetLife Protect and MetLife Protect Super policy if they travel?**

Yes. MetLife Protect and MetLife Protect Super provides worldwide insurance cover 24 hours a day, but subject to the Sanctions and Worldwide cover provisions (pages 6 and 7 of the PDS). Travel restrictions will apply to any new business until the Department of Foreign Affairs and Trade (DFAT) removes Level 4 Travel Restrictions<sup>[2]</sup>

**Can a client who is diagnosed with COVID-19 apply for life insurance?**

Yes, but MetLife will defer the underwriting decision for at least 3 months until the client has received a clean bill of health from their doctor confirming they are illness and symptom free, and no ongoing respiratory complications.

**Can a client apply for life insurance cover who has visited a country or region considered a COVID-19 risk?**

Yes, but MetLife will defer the underwriting decision until the client has received a clean bill of health from their doctor confirming they are illness and symptom free (negative test result), after a minimum 14 day period of self-isolation.

**If a client's dependent child contracts COVID-19, is there any way for the client to claim on their MetLife Protect policy while they take time off work to care for their dependent child?**

Yes. Provide & Care Extras under Income Cover pays up to 50% of the Life Insured's monthly benefit to a maximum of \$5,000 per month for up to three months if the Life Insured takes unpaid carers leave to look after a Dependent Child aged 2 to 16, under the Income Cover - Child Illness or Injury Benefit. The benefit becomes payable after the first 30 days of unpaid carer's leave.

**If a client contracts the COVID-19 virus, can they claim on their Trauma Cover?**

Not for the COVID-19 virus. However, if the virus results in more severe medical conditions that are covered and they meet the definition, then the life insured would be eligible to make a claim under their Trauma Cover policy.

**If a client contracts the COVID-19 virus, can they claim on their Income Cover?**

Possibly. In many circumstances, COVID-19 runs its normal course in approximately 14 days. If a client is illness and symptom free after 14 days and is not Partially disabled, then they will not meet the Excess Period (waiting period) under the MetLife Protect or MetLife Protect Super policy, and a benefit would not be paid. If the virus persists past the Excess Period and the Life Insured is unable to work at full capacity due to COVID-19, then they may be eligible to make a claim under their Income Cover policy.

**If a client contracts the COVID-19 virus, can they claim on their TPD Cover?**

Unlikely. From the information currently available, most individuals who contract COVID-19 recover within 14 days and return to their normal activities without any adverse long term consequences. If they have long term permanent health complications resulting from COVID-19 infection, then please contact us to discuss.

**Will a client's beneficiaries get paid the Life Cover benefit if they die from COVID-19?**

Yes, subject to normal policy conditions and DFAT travel restrictions (mentioned above).

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**Message from your Sales Manager at MetLife**

MetLife will extend the up to three month premium waiver offer we are making to MetLife Protect clients to all other retail insurance clients who hold legacy/off-sale products. You will need to contact us in order to exercise the offer for your clients.

It is important to note that during the premium waiver period your client still retains their insurance cover.

**We understand that not all clients' situations are the same, so MetLife encourages you, on behalf of your clients who may be facing financial hardship due to the impacts of COVID-19, to contact me in the first instance so that we can provide them with the assistance they need at this time.**

Finally, I would like to reiterate that MetLife remains open for business during this time.

Patrick Murphy

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