



LIBERTY CORPORATE

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Liberty Corporate COVID-19 ("the coronavirus")

Liberty Corporate has been receiving several queries recently about the risk products that we provide, and how the spread of COVID-19 ("the coronavirus") may impact the cover we provide, particularly with the first confirmed case being reported in South Africa today.

Liberty Corporate's group risk products (including those offered by Capital Alliance Group Risk), do not have an exclusion for COVID-19, or any other epidemic or pandemic disease or virus.

In the same way that any other illness or disease is covered, such as HIV, cancer, or any other forms of flu (like SARS in 2002 and Swine Flu (H1N1) in 2009), potential claims related to COVID-19 are not excluded simply because they are due to COVID-19.

It is important to understand that each potential claim still needs to meet the policy terms and conditions for that claim, which includes terms like waiting periods, eligibility criteria, actively at-work conditions, pre-existing conditions and the requirements to comply with medical treatment.

At this stage, we want to encourage employers and their employees to continue to follow the evolving story relating to COVID-19 and ensure that they comply with any medical advice on preventative options, treatment, and any government decisions on travel embargoes or other requirements.

Some of the specific questions we have been receiving are:

Q: Are there any specific exclusions for COVID-19 for death, funeral or disability in the event of a claim?

A: There are no specific exclusions for COVID-19 in our group risk policies. However, all our standard policy terms and conditions continue to apply.

Q: Will Liberty still cover members/employees who travel outside of South Africa or have international colleagues or visitors visit them from outside the country?

A: Yes, they will be covered, subject to all our other standard policy terms and conditions.

Q: Is it true that pandemic exclusions exist in the policy terms and conditions, which would mean COVID-19 claims will not be covered if the virus is declared a pandemic?

A: That is not true, there are no pandemic or epidemic exclusions in our group risk policies. However, as group risk business is reviewed and repriced each year, the evolving of COVID-19 could have an impact on future risk pricing if one considers how HIV led to many years of price increases in the 1990's and 2000's.

Q: If a person is quarantined for COVID-19, can they claim for disability or dread disease?

A: Each claim will be assessed on its merits. At this stage, COVID-19 would not qualify for a dread disease claim, as it is not one of the specified conditions in the policy. For disability, taking into account the waiting period and disability definition requirement for a member to be unable to perform their duties due to them suffering an illness



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or accident, there may be certain scenarios which could result in a valid disability claim, but given the current short quarantine periods for COVID-19, it is difficult to envisage at this stage if such a claim will be admitted, especially if the employee is not actually sick.

Q: Where can I get more information on COVID-19?

A: Some useful online resources to get more recent updated information about this is the World Health Organisation website (<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>) and also the South African Department of Health website (<http://www.health.gov.za/index.php/outbreaks/145-corona-virus-outbreak>)

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