



FREQUENTLY ASKED QUESTIONS: OLD MUTUAL GROUP ASSURANCE: COVID-19

What is COVID-19?

Read about it [here](#)

If I am insured under an Old Mutual group risk policy and I get diagnosed with the virus, can I claim?

We do not have a general exclusion that disqualifies customers from claiming for the virus or illnesses related to it. We will continue to assess claims against the terms and conditions of the policy contracts (eg waiting periods). If a claim is valid and meets all claim criteria, we will pay.

Here are some *examples* of how Group Assurance Products will manage your claim if you were infected with the virus:

Group Assurance Death and Family Cover claims:

If you die from COVID-19, or a related illness, we will pay.

Group and Temporary Income Protection claims:

- If you are unable to work for longer than the waiting period selected by your Employer, we could pay you a monthly disability income benefit.
- If you are quarantined by your doctor for a period longer than the waiting period selected by your Employer, we could pay you the monthly income protection benefit.
- For these claims, we will require confirmation from a medical practitioner that you have been diagnosed with COVID-19, or that there is cause for concern and are awaiting test results to confirm the diagnosis (e.g. if you have been exposed to the virus; are awaiting blood test results). We will not consider a claim for a quarantine period that you or your employer have opted to undergo.

Group Critical Incidents claims:

If you are diagnosed with the virus and it leads to a listed condition, like chronic kidney failure, we will pay.

If I have COVID-19, will this impact on the medical underwriting outcome for my group cover?

If you are required to undergo an underwriting process for your group scheme, and you have the virus, the underwriting decision will be deferred for 3 months.

If I travel abroad, e.g. to China, will I still be covered and be able to claim if I get infected with the virus?

Our requirements have not changed relating to travel. If you plan to travel outside South Africa for longer than 90 days or for reasons other than holiday, then you need to notify Old Mutual in writing. We will let you know if your insurance cover continues in that specified country.

Does my Old Mutual Group risk policy exclude pandemics?

No, there are no exclusions in the policy for pandemics.

What do I do if I have difficulty in obtaining a requested medical report for a claim?

Please contact us on GAPDisabilityAssessments@oldmutual.com, and Old Mutual will attempt to assist you with the process. We are making an active effort to reduce the number of requests for medical reports and independent consultations during this period.

Will the outbreak of COVID-19 delay the payment of my claim?

Old Mutual has a comprehensive business continuity plan which we are implementing. There are currently no actual or anticipated delays to the payment of claims.

For further queries, please contact GAPSchemeManagement@oldmutual.com