

## COVID 19 - CORONAVIRUS

### Intermediary Partner Communication

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20th March 2020

As a valued partner we want to reassure you that British Friendly is undertaking the necessary planning for conducting our business, in light of the potential issues that COVID 19 coronavirus could present. Our philosophy is to treat members with fairness and compassion, but we acknowledge we are in uncharted territory and have to balance this with our obligation to ensure we are able to serve the interests of all members of our Society.

This document outlines our current stance, but given the changing situation this is constantly under review as more information becomes available. We will be updating our website with any future changes.

To summarise:

#### Existing Members

We will honour claims made as a result of being diagnosed with COVID 19 coronavirus for existing members, in line with our usual terms and conditions. We will also consider claims for those who have symptoms and self-isolating, but not a diagnosis. We are also taking steps to ensure flexibility when requesting medical evidence during the initial stages from those claiming for COVID 19.

In addition to this, we have temporarily relaxed our Career Break (Payment Holiday) rules to help those who may find it difficult to pay premiums during this time, reducing the qualifying period from one year to three month's premium paid. However, this will mean they will be unable to claim whilst on a career break. All other Career Break T&Cs still apply.

#### Current Applicants (those who have applied before 14<sup>th</sup> March 2020)

All applicants already in our pipeline will have terms issued in line with the Terms and Conditions in place at the time they applied. No exclusion for COVID 19 coronavirus will be applied.

#### future Applicants

We will be applying a coronavirus exclusion for anyone applying from the 14<sup>th</sup> March 2020 onwards. Any applicant applying after this date will not be able to make a future claim related to coronavirus, and will have the following exclusion applied to any terms offered.

*No benefit shall be payable under this policy for any illness or disability directly or indirectly due to:*

*COVID 19 (the coronavirus) including any variation. This also includes any medical condition either caused by or made worse by the virus.*

This difficult decision was taken after very careful assessment of the situation. Our priority must be to protect our existing members by ensuring our Society remains financially robust. We are committed to keeping this decision under review.

### *Virtual GP Service*

Our Virtual GP service (part of our discretionary Mutual Benefits programme) remains available and will be particularly useful to members at a time when the NHS is facing additional strain. Square Health though have made clear that this service is **not** to be used for coronavirus related queries as these should be directed to NHS 111 in line with current government guidance.

We appreciate your understanding during this challenging time. If you have any queries, please do not hesitate to contact us on 01234 348007.

A handwritten signature in black ink that reads "Gordon Hull". The signature is written in a cursive style and is underlined with a single horizontal stroke.

Gordon Hull  
CEO, British Friendly Society