

# British Friendly Coronavirus FAQs

For External and Internal Use

This document was updated on 3<sup>rd</sup> September 2021 and aims to provide members with answers to common questions we are currently being asked.

We are regularly reviewing our approach as the coronavirus situation develops, so please be aware this guidance is subject to change.

If you require your individual policy documents, please email [enquiries@britishfriendly.com](mailto:enquiries@britishfriendly.com). Policy Summary and Terms and conditions can be found on our website [here](#).

## **CLAIMING**

### **1. Am I covered if I am diagnosed with Covid-19 (coronavirus)?**

We will consider claims made as a result of testing positive for Covid-19 in line with our usual terms and conditions if:

- a) your policy started prior to the 14<sup>th</sup> March 2020; or
- b) your policy has a deferred period of 4 weeks or more and started from the 31<sup>st</sup> of July 2021 onwards.

If your policy started between 14<sup>th</sup> March 2020 and the 30<sup>th</sup> July 2021, then you will not be able to make a claim as claims for Covid-19 are excluded from your cover.

If your policy started on the 7<sup>th</sup> September 2021 and your deferred period is either day 1 or 1 week then no benefit shall be payable under this policy for any illness or disability directly or indirectly due to COVID-19 (coronavirus) including any variation. This also includes any medical condition either caused by or made worse by the virus.

Please check your policy documentation to understand the features of your policy and whether you are eligible to make a claim as most members will need to be off work and unable to earn an income in order to meet our claims criteria. If you are diagnosed and need to make a claim, please go to

[https://members.britishfriendly.com/claim\\_enquiry/](https://members.britishfriendly.com/claim_enquiry/)

### **2. I'm ill/injured and unable to work. Can I claim if I'm in receipt of financial support through the government's Self-Employment Income Support Scheme (SEISS)?**

We recommend you seek independent financial advice in respect of your eligibility to claim on the SEISS if you are incapacitated and unable to work. We will consider income received through SEISS grants as taxable income and so this could affect the level of benefit you receive. We are mindful that these grants are paid in arrears and so if you are in receipt of monies to cover a period of time before you qualified to claim, we will ignore this. However, if you are in receipt of SEISS money to cover a period where you are also incapacitated, we will take that into account when assessing your claim. In most cases no Income Protection benefit will be payable.

### **3. I've been furloughed and in receipt of 80% of my income. Can I claim for illness or injury?**

It depends. There must be a loss of income to be able to claim and for Protect members, the maximum a member can receive in benefit is 70% of annual taxable income. If there has been no loss of income, you won't be able to claim from us. For members who would usually earn more than the £2,500 maximum paid under the furlough scheme and who have a benefit level above this, we would consider a claim to top up the difference between your furloughed income and your maximum benefit level). Please check your

policy documentation to understand the features of your policy and whether you are eligible to claim.

#### **4. What if I am showing symptoms but not confirmed as Covid-19 and do not have a covid-19 exclusion applied to your policy?**

We will not consider any claim for Covid-19 unless you have tested positive for the virus, can provide your test results to prove this and have lost income as a result. If you have Covid-19 symptoms you should get tested.

#### **5. Am I covered for self isolation/being in quarantine?**

We will only consider a claim if you have tested positive for Covid-19 and do not have a Covid-19 exclusion applied to your policy. Claims will be assessed in line with our usual terms and conditions.

### **FINANCIAL DIFFICULTIES**

#### **1. What if I can't afford to pay my premiums?**

There are a number of options available to specifically help members reduce their outgoings whilst still keeping a policy with us.

You can qualify for a Premium Holiday if you've paid at least three month's premiums for your cover. This option enables premiums and cover to be suspended, meaning you don't have to consider cancelling cover. You can also still access our discretionary Mutual Benefits programme while on Premium Holiday which includes access to virtual GP consultations, physiotherapy, counselling and a second medical opinion through Square Health. However, you will be unable to claim whilst on a Premium Holiday, but you will be able to re-instate cover when you're financially able to without needing to re-apply. Please see your policy documentation for the full Terms and Conditions (please note the qualifying period used to be 12 months premiums paid but we have relaxed our rules to increase support for our members). If you would like to take up this option, please contact us at [enquiries@britishfriendly.com](mailto:enquiries@britishfriendly.com).

We also offer a Benefit Reduction Option whereby members can temporarily reduce their benefit level and premiums for up to three months. After this time, benefit and premiums will revert to the original position, unless you request to make the reductions a permanent arrangement. If you would like to find out more, please contact us at [enquiries@britishfriendly.com](mailto:enquiries@britishfriendly.com).

A third option is that members can arrange to defer their premiums for a maximum of three months, allowing you to keep their cover during this time. After this period, you will need to pay back the premiums owed in instalments alongside your regular premium in a payment plan. Members have up to 12 months following their deferral to repay the outstanding premiums. Members are able to claim during your deferral period, though premiums owing must be re-paid by card payment or they'll be deducted from your benefit payment.

### **APPLYING FOR COVER**

#### **1. Limited Cover for certain industries**

For certain industries that have been impacted by Covid-19, we will ask further follow up questions at underwriting stage. If you have ceased trading or at risk of redundancy, we will not be able to offer you cover at this time.

### **2. I have been furloughed by my employer. Can I apply for cover?**

If you're in receipt of income, and are still employed then yes, you can apply. You need to be mindful of the benefit amount you select though given the current circumstances. For our Long and Short Term Protect products, you can insure yourself for up to 70% of your annual taxable income and we will require proof of the previous 12 months of income in the event of a claim. Your reduced furloughed income may therefore reduce the level of benefit you may be entitled to in the event of a future claim so please take that into consideration when choosing your level of benefit. For our Breathing Space product, we do not have the 70% of taxable income restriction so that might be a product to consider if your future income is not certain. Speak to your financial adviser to help you decide the best option for you.