

British Friendly Coronavirus FAQs

For External and Internal Use

This document was updated on 27th April 2020 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 need to access policy documentation, please click [HERE](#).

Am I covered if I am diagnosed with COVID 19 (coronavirus)?

Yes. We will treat claims as usual and made as a result of being diagnosed with COVID 19 (coronavirus) for members who took out a policy (or applied for one) before 14th March 2020, in line with our usual terms and conditions. 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 in order to meet our claims criteria. If you are diagnosed and need to make a claim, please go to <https://members.britishfriendly.com/claims/>.

If the country goes onto full shutdown/lockdown/quarantine, am I covered?

We will only consider a claim if you are ill and your symptoms last longer than the deferred period which you chose, and you applied for cover before 14th March 2020. If you do not have symptoms you will not be able to make a claim. 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 in order to meet our claims criteria. Your policy documentation will also clarify the deferment period you chose. To make a claim, go to <https://members.britishfriendly.com/claims/>.

You may be able to get some financial support if you can't go to work because of the lockdown/restriction of movement. On 20th March 2020 the government announced financial support for employees pledging to cover 80% of salary up to £2,500 a month subject to certain criteria being met. We therefore recommend you speak to your employer as you could be able to get financial support from this scheme. For more information go to <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>.

Am I covered for self isolation?

We will only consider a claim if you are ill with symptoms for longer than the deferred period which you chose and you applied for a policy before 14th March 2020. If you do not have symptoms you will not be able to claim. 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 in order to meet our claims criteria. Your policy documentation will also clarify the deferment period you chose.

What if I am showing symptoms but not confirmed as coronavirus?

We will consider a claim if you are ill with symptoms for longer than the deferred period which you chose and you applied for a policy before 14th March 2020. 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 in order to meet our claims criteria. Your policy documentation will also clarify the deferment period you chose. To make a claim, go to <https://members.britishfriendly.com/claims/>.

I've been told to self isolate due to existing health conditions, am I covered?

Not unless you are currently ill, and your symptoms last longer than the deferred period which you chose. 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 in order to meet our claims criteria. Your policy documentation will also clarify the deferment period you chose.

You may be able to get some financial support if you can't go to work through a government grant. On 20th March 2020 the government announced financial support for employees pledging to cover 80% of salary up to £2,500 a month subject to certain criteria being met. We therefore recommend you speak to your employer as you could be able to get financial support from this scheme. For more information go to <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>

How do I make a claim while in self isolation?

We will only consider a claim if your symptoms last longer than the deferred period which you chose and you applied for a policy before 14th March 2020. If you do not have symptoms of coronavirus you will not be able to claim. 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 in order to meet our claims criteria. Your policy documentation will also clarify the deferment period you chose. To make a claim, go to <https://members.britishfriendly.com/claims/>.

My wife is in a coma due to coronavirus so is unable to make a claim herself or provide medical evidence. Can a claim still be made?

Yes. There could be many reasons why a member is unable to make the claim themselves and we will do all we can to help support members in these difficult situations. We'll take into account the specific circumstances but in general, we will liaise with their partner, child or parent to process the claim on their behalf, and will be flexible in the evidence we'll need to help get the claim paid wherever possible. To make a claim, go to <https://members.britishfriendly.com/claims/>.

If I (or my business) have no work due to the virus, can I claim?

No. This situation falls outside of our Terms and Conditions and the purpose of the policy. The policy is to cover you if you are ill.

I'm not able to go to work and my employer has not yet arranged for the government grant to cover my wages so I'm not being paid. Can I claim?

No. This situation falls outside of our Terms and Conditions and the purpose of the policy. The policy is to cover you if you are ill.

I'm still technically employed but am not actually working. I've got symptoms/have been diagnosed with coronavirus. Can I claim?

We will consider a claim if you are ill with symptoms for longer than the deferred period which you chose and you applied for a policy before 14th March 2020. 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 in order to meet our claims criteria. Your policy documentation will also clarify the benefit amount and deferment period you chose. To make a claim, go to <https://members.britishfriendly.com/claims/>.

I'm self-employed and not ill, but I'm not able to work because of the restrictions in place. Can I claim?

On 26th March 2020 the government announced a package to help self-employed workers so you may be eligible for financial help through that. More information can be found here <https://www.businesssupport.gov.uk/self-employment-income-support-scheme/>

I'm self-employed, not ill and unable to work because of the restrictions in place. I'm not eligible for the government's self-employed scheme. Can I claim?

No. This situation falls outside of our Terms and Conditions and the purpose of the policy. The policy is to cover you if you are ill. The organisation Turn2Us has lots

of useful advice and support for people experiencing financial difficulties at this time. Please go to www.turn2us.org.uk.

I was not in work and now I am ill. Can I claim?

Not in most cases. Most of our members will need to stop work through illness in order to be eligible to claim. Please check your policy documentation to understand the features of your policy to see if you are eligible to claim.

Do I need a sick note?

We will currently allow self-certification for up to 14 days for members who have a Day 1 or Week 1 deferment period. After that time, and/or for longer deferment periods, a medical certificate will be required and our understanding is that GPs or NHS 111 will be able to issue a certificate for prolonged absence.

What if the GP isn't issuing sick notes?

We will currently allow self-certification for up to 14 days for members who have a Day 1 or Week 1 deferment period. After that time, and/or for longer deferment periods, a medical certificate will be required and our understanding is that GPs or NHS 111 will be able to issue a certificate for prolonged absence.

If I have to self isolate because someone else in my household is showing symptoms can I claim?

No. This situation falls outside of our Terms and Conditions and the purpose of the policy. The policy is to cover you if you are ill.

I'm a teacher/work at a school and they have closed. Can I claim?

No. This cover is to protect you only in the event of you being sick or injured..

My child's school has closed and I now can't go to work. Can I claim?

No. This cover is to protect you only in the event of you being sick or injured.

I've been told not to go to work by my employer and I won't get paid. Can I claim?

No. This cover is to protect you only in the event of you being sick or injured. On 20th March 2020 the government announced financial support for employees, pledging to cover 80% of salary up to £2,500 a month subject to certain criteria

being met. We therefore recommend you speak to your employer as you could be able to get financial support from this scheme. For more information go to <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>

Can I still claim if I have normal flu that isn't tested for coronavirus?

We will assess all non-coronavirus related claims as normal, in line with our usual Terms and Conditions. We will only consider a claim if your symptoms last longer than the deferred period which you chose. 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 in order to meet our claims criteria. Your policy documentation will also clarify the deferment period you chose. To make a claim, go to <https://members.britishfriendly.com/claims/>.

Is my family covered?

They are only covered and eligible to claim if they have a policy of their own with us and meet our claims criteria.

What if I can't afford to pay my premiums?

You can take a Premium Holiday. We have temporarily relaxed our Premium Holiday (Career Break) rules, reducing the qualifying period from one year to three month's premium paid enabling more members to utilise this option. This option enables premiums and cover to be suspended, meaning you don't have to consider cancelling cover. 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. If you would like to take up this option, please contact us at enquiries@britishfriendly.com.

Can I change the deferment period on my policy?

Yes you can. If you want to extend your deferment period, for example from 8 weeks to 13 weeks, you can do this without any health questions or change to your terms and conditions.

If you want to reduce your deferment period, for example from 8 weeks to 4 weeks, we may need to ask you some additional underwriting questions and the new cover will have an exclusion for coronavirus applied, meaning you won't be able to make a claim for coronavirus or related illnesses.

Can I increase my cover?

Yes you may be able to, subject to our usual Terms and Conditions.

You may be able to increase your cover without the need for further underwriting questions if it meets certain criteria such as being on your third policy anniversary or you have got married in the last three months. Please see our Terms and Conditions for full details of our 'Guaranteed Insurability Option'. If you utilise this option, the Terms and Conditions of your policy will be unaffected and our coronavirus exclusion will not apply.

If you want to increase your cover outside of our Guaranteed Insurability Option, it will be subject to underwriting so we would need to ask additional questions and the new cover will have an exclusion for coronavirus applied, meaning you won't be able to make a claim for coronavirus or related illnesses.

Does the deferment period on my policy still stand?

Yes.

I have been furloughed by my employer and am in receipt of 80% of my usual income. Would I be able to claim if I fall ill or get injured?

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 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 benefit level.

I have been furloughed by my employer and am in receipt of 80% of income, but this just covers my basic salary and I usually receive commission/added income on top. Would I be able to claim if I fall ill or get injured?

Possibly, depending on what level of benefit you insured yourself for as a proportion of your annual income. In line with our usual terms and conditions, the maximum a member can receive from us in benefit is 70% of income. If as a result of the furlough scheme you are in receipt of less than 70% of your income when you need to claim from us, and your chosen benefit level is higher, we would consider a claim to top up the difference between your furloughed income and your benefit level.

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.

I am self-employed but not currently earning income. Can I apply for cover?

No. In line with our Terms and Conditions, you would need to have lost income in order to meet our claims criteria. We would therefore not want to offer cover to anyone who would not be eligible to claim.

I've not earned any income (or received any through any government support scheme) for the last few weeks because of the COVID-19 restrictions in place, but had been working and earning immediately prior to the crisis. I've just been diagnosed with a serious illness which will prevent me from working. Can I claim?

In line with our Terms and Conditions, to be able to claim a member must have lost income as a result of their illness or injury. Technically this situation would therefore not meet our claims criteria. However, we want to support our members wherever possible and in line with our principle to 'do the right thing' we will use our discretion to assess each member's individual circumstances. This is not a guarantee that we will pay benefit as it will depend on a number of factors, but we will consider a claim so please do contact us.

What will happen to BFS? Will you still be around to pay claims?

We are doing all we can to ensure the Society remains open for business and available for our members when they need us most, whilst ensuring our staff are also looked after and kept safe. Ensuring we are able to pay claims is our top priority. We have arranged for our people to work from home and have a robust set of contingency plans in place. We naturally expect some of our people to fall ill and this could affect service levels but we are doing everything possible to minimise disruption.