

## COVID 19 - CORONAVIRUS

Member Communication

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19th March 2020

**Dear Member,**

We want to reassure you that British Friendly is ready to support you through the challenges that COVID 19 coronavirus presents. We are in uncharted territory but we have put plans in place to ensure that we are able to continue to serve you during what could be a difficult period for many members and their families.

This document outlines our current approach to supporting you, but given the changing situation this is constantly under review as more information becomes available. We are closely following guidance from the Public Health Authorities, the NHS and Government. We will be updating our website as we have further information.

First and foremost, we will, of course, honour all valid claims made as a result of being diagnosed with COVID 19 coronavirus in line with our usual terms and conditions. This applies to all members who took out a policy (or applied for one) before 14<sup>th</sup> March 2020 and have no exclusion for COVID 19. We are also taking steps to ensure flexibility when requesting medical evidence during the initial stages for those who claim for COVID 19.

We will also go further where we can and consider claims from those who have symptoms and are self-isolating, but have not been positively diagnosed with COVID 19 coronavirus. Our philosophy is to treat all our members with fairness and compassion, and we will continue to be guided by the emerging situation, balancing our desire to pay as many valid claims as possible with our obligation to protect the interests of all the members of our Society.

If you have symptoms and/or have been formally diagnosed, and need to make a claim, please go to <https://members.britishfriendly.com/claims/>. Most of our members have Protect and Breathing Space plans so would also need to be unable to earn income to make a claim. If you are unsure what type of policy you hold and can't find your policy documentation, please contact us.

We have also temporarily relaxed our Premium Holiday (Career Break) rules to help those members who may find it difficult to pay premiums during this time. We have reduced the qualifying period so that all members who have paid a minimum of one month's premium, rather than the usual twelve months, can request a premium holiday. This option enables premiums and cover to be suspended, meaning members don't have to consider cancelling cover. Members will be unable to make any claim whilst on a Premium Holiday, but they will be able to re-instate cover when they're financially able to without needing to re-apply and will preserve their valuable protection against the risk of sickness or injury. 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](mailto:enquiries@britishfriendly.com).

### Virtual GP Service

Our Virtual GP service (part of your discretionary Mutual Benefits programme) remains available and may be particularly useful to you at a time when the NHS is facing strains. This service is **not** suitable for coronavirus-related queries.

You can access the Virtual GP service through your Mutual Benefits portal. If you've not yet registered, please click here <https://members.britishfriendly.com/sign-up/?next=/mutual-benefits/>.

### future Applicants

You may know people who are considering buying Income Protection cover. Our award-winning products provide financial peace of mind in the event of sickness or injury, and we continue to welcome new applications. However, given the uncertainty of the pandemic, please be aware that cover for the coronavirus will be excluded from all new policies. This change came into effect on 14<sup>th</sup> March 2020 and only affects new applicants. Existing members do not have this exclusion. This difficult decision was taken after very careful assessment of the situation. Our priority is to protect our existing membership and ensure we are able to serve the interests of all members of our Society going forward.

### Our Service to You

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 teams are also looked after and kept safe. We have arranged for our people to work from home and have a robust set of contingency plans in place. Some of our people are likely to fall ill and this could affect service levels but we are doing everything possible to minimise disruption.

Thank you for your understanding during this challenging time. We very much appreciate your ongoing support and wish you and your families well.

Yours sincerely,



### Gordon Hull

CEO, British Friendly Society