

British Friendly Coronavirus FAQs

For External and Internal Use

This document was updated on 19th January 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 need to access policy documentation, please click [HERE](#).

CLAIMING

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

If your policy commenced (or was applied for) prior to 14th March 2020, then we will consider claims made as a result of testing positive for Covid-19, in line with our usual terms and conditions. If your policy was applied for on or after 14th March 2020, you will not be able to make a claim, as claims for Covid-19 (coronavirus) are excluded from your cover.

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/claim_enquiry

2. I need to close my business due to the impact of the Covid-19 pandemic; can I make a claim for this through my British Friendly policy?

Unfortunately, you cannot make a claim for this on your British Friendly policy. The Supreme Court ruling on the 15th January 2021 relates to small firms and business interruption insurance. We offer Income Protection (individual sickness and injury insurance) which means the ruling is not relevant to British Friendly Society.

3. Can I make a claim if I have been instructed to self isolate because of Covid-19?

We will only consider a claim for self-isolation due to Covid-19 if you:

- have tested positive yourself for the virus (and can provide evidence of this), and
- are unable to work in your occupation as a result of self isolating (and are unable to work from home), and
- have suffered a loss of income as a result of you self-isolating/experiencing symptoms (if you are a Protect member), and
- applied for your cover before 14th March 2020

If all the above applies, then you may use your positive test results as evidence and we will allow self certification of your incapacity for a maximum of 10 days from the date your symptoms started, or, if you have not had symptoms prior to your test, for 10 days from the date that you had the test. You will only be eligible to claim benefit payment following the expiry of the deferred period on your policy.

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/claim_enquiry

4. 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 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.

5. 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.

6. What if I am showing symptoms but not confirmed as Covid-19?

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. Please refer to Question 2 for more details on when we will consider a claim.

7. Do I need a sick note?

For members with a Day 1 or Week 1 Deferment Period, we currently allow self-certification for up to 10 days if you can provide evidence that you have tested positive for Covid-19. After that time, and/or for longer deferment periods, a medical certificate will be required from day 11 of your sickness absence onwards if you remain unfit to work, and our understanding is that your GP or NHS 111 will be able to issue a medical certificate for prolonged absence.

8. I am not ill, but I'm unable to work because of the restrictions placed on businesses. Can I claim?

No. Your policy provides cover if you are totally unable to carry out your occupation due to your own physical or mental illness or injury, and for Protect and Breathing Space members, this must also result in a complete or partial loss of income.

We will not consider any claim where you are unable to work in your occupation simply due to the current local/nationwide restrictions that apply.

9. I have been instructed that I need to ‘shield’ from Covid-19 due to my underlying health conditions and am unable to work as a result. Can I claim?

No, you cannot claim under your policy solely due to the requirement to shield. To be able to claim, you have to be unfit to work due to your own physical or mental illness or injury. If you would be able to work if it was not for the requirement given to shield then I’m afraid we cannot consider a claim.

10. I’ve tested negative for Covid-19, but still need to self-isolate because of being in contact with another person. Can I claim?

No. Your policy provides cover if you are totally unable to carry out your occupation due to your own physical or mental illness or injury, and for Protect and Breathing Space members, this must also result in a complete or partial loss of income.

We will not consider any claim where you are unable to work in your occupation through self-isolation where you yourself are not ill.

11. Am I covered for self isolation/being in quarantine?

We will consider a claim only if you have tested positive for Covid-19 and are unable to work because of it. Please see Question 2 for more information.

12. 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. We won’t consider claims purely because of needing to ‘shield’. 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.

13. I’m still technically employed but on furlough so am not currently working. I’m ill/have had an accident which would under usual circumstances stop me from working. Can I claim?

We will consider a claim under our usual terms and conditions if you are incapacitated for longer than your chosen deferred period. 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 (or whose furlough payments are not covering additional income such as bonuses), 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 make a claim, as most members will need to be off work and unable to earn in order to meet our claims criteria. To make a claim, go to https://members.britishfriendly.com/claim_enquiry

14. 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 or injured. 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.

15. I'm self-employed, not ill and unable to work because of the restrictions in place. 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.

16. 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. 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.

17. If I have to self isolate because someone else in my household is showing symptoms/tested positive for Covid-19, 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.

18. 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 ill 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. This scheme has been extended until the end of April 2021. 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>. The organisation Turn2Us has lots of useful advice and support for people experiencing financial difficulties at this time which could provide additional help. Please go to www.turn2us.org.uk.

19. My wife is in a coma due to Covid-19 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/claim_enquiry

20. Can I still claim if I have normal flu?

We will assess all non-Covid-19 (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/claim_enquiry.

21. 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.

FINANCIAL DIFFICULTIES

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 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.

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.

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.

APPLYING FOR COVER

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 British Friendly? 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

FAQs

some of our people to fall ill and this could affect service levels but we are doing everything possible to minimise disruption.