

Claims FAQ – Group Risk Clients

At Hannover Life Re of Australasia Ltd we are carefully monitoring the situation and have activated our pandemic plan. This ensures that our services, including the assessment and payment of claims, can continue to be delivered.

The following provides information for Hannover Life Re of Australasia Ltd clients who have claim questions about the COVID-19.

Does my policy provide cover for a pandemic?

Yes, your policy will continue to cover you during a pandemic including COVID-19 (Coronavirus).

Are there any exclusions for COVID-19?

There are no specific exclusions for COVID-19 in your policy.

Am I covered if I travel overseas and contract COVID-19?

Your policy covers you whilst you are overseas, 24 hours a day.

Your policy may have an exclusion in the event of travel after a Department of Foreign Affairs and Trade (DFAT) “do not travel” declaration has been made. Please refer to your policy for further details.

Can I claim on my Income Protection policy if I have been made unemployed, stood down or my hours/pay have been reduced due to COVID-19?

Your income protection policy will only provide you with a benefit if you are disabled due to an injury or illness and you are unable to work.

The Australian Government has announced various financial assistance packages, which you may be eligible to receive. Further information about these can be obtained here:

<https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19>

If my employment changes due to COVID-19 will it impact a future TPD/IP claim?

We will take into consideration your working arrangements on 11 March 2020 (this is the date the WHO declared the pandemic) when we assess your TPD/IP claim if you become unemployed, were stood down or had your hours/pay reduced due to COVID-19.

This offer will apply if you become disabled as a result of illness or injury between 11 March 2020 and 1 January 2021 (inclusive), provided that you lodge your completed claims forms with us:

- for IP claims, on or before 31 December 2022, and
- for TPD claims, on or before 31 December 2023.

What happens if I am unable to provide medical information for my claim?

We are here to support you during this unprecedented event. We understand that obtaining medical information may be challenging and we will work with you to find a solution to progress your claim as quickly as possible.

What happens to my cover if I remain employed but have been stood-down or forced to take leave?

Your cover will generally continue for up to 2 years whilst you are on leave from your employer, provided you remain employed and premiums are paid. Please contact your super fund or financial adviser to discuss the terms and conditions that apply to your policy.

How can I make a claim on my insurance policy relating to COVID-19?

Any claim that we receive will continue to be assessed according to the terms and conditions of the relevant policy.

Claims for COVID-19 will not be treated any differently and as always, we will assess all claims that we receive as quickly as possible.

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