

## Hannover Life Re of Australasia Ltd COVID TPD Claims Initiative

This initiative applies to existing life insurance cover and is designed to help if you:

- Were working in your normal capacity on 11 March 2020<sup>1</sup>,
- Have had reduced working hours or lost your job due to COVID-19 since 11 March 2020,
- Become disabled as a result of an illness or injury between 11 March 2020 and 1 January 2021 inclusive, under the agreed terms of your current insurance policy,
- Have maintained your TPD cover and paid premiums at the time you become totally and permanently disabled, and
- Lodge your completed TPD claim form with us on or before 31 December 2023.

If you meet the above criteria, on an ex-gratia basis we will assess your claim using the applicable disability definition based on your working arrangements as at 11 March 2020.

<sup>1</sup> When the World Health Organisation declared coronavirus to be a global pandemic.

Please note that the above initiative has been updated to a more broad reaching initiative of HLRA which extends to Income Protection claims as well as TPD. Please see the Claims FAQ on our website for further details: <https://www.hannover-re.com/1536502/hannover-life-re-of-australasia-ltd-covid-19-claims-faq.pdf>  
This information may be subject to change.

---

### Financial Services Council (FSC)

#### “COVID Total and Permanent Disability Claims Initiative”

Media release, Tuesday 19 May 2020:

<https://fsc.org.au/resources/2019-fsc-media-release-covid-total-and-permanent-disability-claims-initiative/file>

---

Published by Hannover Life Re of Australasia Ltd  
(ABN 37 062 395 484)

Member of the Hannover Re Group