

Coronavirus (COVID-19)

What you need to know about our cover?

Frequently asked questions

Questions	Answers
Q1: Are there any specific exclusions under any group policy Omnilife operate in respect of the COVID-19 or any other condition, whether declared as a pandemic or not?	A1: There are no specific exclusions under any group policy in respect of COVID-19 or any other condition, whether declared as a pandemic or not.
Q2: In relation to life assurance, could a pandemic be considered as a trigger point for measuring fatalities against our catastrophic limit?	A2: A pandemic could be considered as a trigger point for measuring fatalities against our catastrophic limit.
Q3: What is Omnilife's position for cover in relation to individuals who travel overseas to a location against Foreign & Commonwealth Office (FCO) advice?	A3: Cover for any member travelling to areas contrary to Foreign & Commonwealth Office (FCO) advice will be restricted to death by natural causes only. Coronavirus would be classed as a natural cause.
Q4: Please confirm Omnilife's position where an employee is already overseas in a location that subsequently becomes a restricted location from a Foreign & Commonwealth Office (FCO) perspective?	A4: Cover for death by natural causes would be provided for employees who are already overseas in a location that subsequently becomes a restricted location from a Foreign & Commonwealth Office (FCO) perspective.
Q5: Does Omnilife have business continuity plans in place because of COVID-19?	A5: In line with best practice, Omnilife and the RGA Group have in depth contingency plans for a wide variety of risks and we have organised our IT and other infrastructure accordingly. We have been carefully monitoring the progress of COVID-19 and the rapidly altering advice from governments and medical professionals. Our goal is to protect the interests of our staff, customers and other stakeholders, and to balance meeting the needs of all our stakeholders. Omnilife's London office closed on 18 March 2020. Staff will be working remotely using secure IT and telephony links and are continuing to administer policies and process claims as normal. We will continue to monitor the situation closely.
Q6: Are there any changes to the claims process due to the Omnilife office closure because of COVID-19?	A6: We will accept electronic copies of Death Certificates for the duration of the temporary measures provided under the Coronavirus Act 2020 in respect of any death which occurred after 26 March 2020. We will accept scanned certified copies of death certificates if the relevant death took place prior to 26 March 2020. This will only be during the period effected by the virus.

<p>Q7: Are there changes to any other documents we may require due to the Omnilife office closure because of COVID-19?</p>	<p>A7: If you need to send Omnilife any other documents, please send them electronically (except in the case of Direct Debit Mandates). Please contact Omnilife directly if you need to arrange a new Direct Debit.</p>
<p>Q8: What is Omnilife's definition of 'Actively at Work'?</p>	<p>A8: 'Actively at Work' means where an employee has not received medical advice to refrain from work and is not only present at their place of work on the prescribed day, but is mentally and physically capable of discharging fully the normal regular duties associated with the job for which they are employed and working their normal contracted number of hours, either at their normal place of business or at a location to which the business requires them to travel. If an employee is able to work from home, we will include working remotely or working from home as their place of work.</p>
<p>Q9: Are members that are mentally and physically capable of performing all the duties of their normal job, even if they are self-isolating as a result of government advice, or working from home as a result of government advice, classed as 'Actively at Work'?</p>	<p>A9: Members are classed as 'Actively at Work' if they are mentally and physically capable of performing all the duties of their normal job, even if they are self-isolating, or working from home as a result of government advice.</p>
<p>Q10: Are members who are absent from work because they are experiencing symptoms of Covid-19, classed as 'Actively at Work'?</p>	<p>A10: Members are not classed as 'Actively at Work' if they are absent from work, because they are experiencing symptoms of Covid-19.</p>
<p>Q11: Are members who have been identified as high-risk persons and are self-isolating for 12 weeks, classed as 'Actively at Work'?</p>	<p>A11: Members are classed as 'Actively at Work' if they have been identified as high-risk persons and are self-isolating for 12 weeks but have no Covid-19 symptoms.</p>
<p>Q12: Are members who are self-isolating due to a family member experiencing symptoms, but they themselves experience no symptoms, classed as 'Actively at Work'?</p>	<p>A12: Members are classed as 'Actively at Work' if they have been self-isolating due to a family member experiencing symptoms, but they themselves experience no Covid-19 symptoms.</p>
<p>Q13: Are members who have been sent home by their employer but with no work to do, classed as 'Actively at Work'?</p>	<p>A13: Members are classed as 'Actively at Work' if they have been sent home by their employer, irrespective of whether they can practically perform their job roles and responsibilities or not, for the duration of the period the government guidelines recommend employees work from home.</p>

<p>Q14: If a member has been furloughed, or is temporarily working reduced hours, how will this affect their policy benefit?</p>	<p>A14: If employees' contracted salaries, that determine their policy benefit amounts, remain the same during this period (even if there are temporary changes in the actual pay they are receiving), then policy benefits will still be calculated with respect to those contracted salaries, as long as premiums due are paid as agreed by Omnilife.</p> <p>Please refer to the www.gov.uk website for government guidance for employees, employers and businesses in providing advice about COVID-19.</p>
<p>Q15: Where employers claim 80% of furloughed employees usual monthly wage costs from the Government (up to £2,500 p.m.), how will this affect their policy benefit?</p>	<p>A15: If employees' contracted salaries, that determine their policy benefit amounts, remain the same during this period (even if there are temporary changes in the actual pay they are receiving), then policy benefits will still be calculated with respect to those contracted salaries, as long as premiums due are paid as agreed with Omnilife. Please refer to the www.gov.uk website for government guidance for employees, employers and businesses in providing advice about COVID-19.</p> <p>This will be reviewed if there is a change in Government support or the current situation becomes prolonged.</p> <p>Please note that these are all subject to our standard terms and conditions.</p>
<p>Q16: Are there any changes to the Omnilife underwriting process?</p>	<p>A16: While we will endeavor to limit changes, due largely to practical constraints there may be some changes to our usual underwriting processes whilst we find acceptable alternative solutions that don't add to the burden on NHS. Please don't hesitate to get in touch with us to discuss your clients individual underwriting needs.</p>
<p>Q17: Is Omnilife able to offer premium payment holidays to those clients experiencing financial difficulties as a direct result of COVID-19?</p>	<p>A17: Premium payment holidays may be considered on an individual basis in order assist those clients experiencing financial difficulties as a direct result of COVID-19. Please talk to us if your clients are experiencing financial difficulties.</p>