

Field Bulletin

COVID-19 Updates: Policy postponements, temporary travel restrictions, known COVID-19 infection

TO: MGAs

RE: COVID-19 Updates: Policy postponements, temporary travel restrictions, known COVID-19 infection

Date: April 16, 2020

Effective: April 16, 2020

Policy postponements

Effective Tuesday, April 14, we implemented the following temporary changes to our new business and policy change underwriting guidelines. For all cases not already approved or issued, we will postpone any applications on individuals of the following policy issue ages and table ratings:

Issue age	Maximum Table Rating	Maximum Flat Extra
0 - 60	Table 6	\$9.00 per thousand
61 - 70	Table 4	\$6.00 per thousand
71 - 75	Table 2	\$3.00 per thousand
76 - 79	Standard	N/A
80 - up	No offer - Postpone	N/A

This applies to all products and:

- All pending business that has not been approved or issued
- New business
- Policy change cases

Temporary travel guidelines:

- We will postpone any pending or newly-submitted applications where the proposed insured has any planned international travel.
- We will postpone policy issuance for 30 days for any proposed insured returning to the U.S. from international travel.
- We will adhere to state regulations guidelines for travel.
- These temporary travel guidelines apply to both new business and policy change.

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Known COVID-19 infection:

- We will postpone policy issuance for new business and policy change until the proposed insured is completely recovered. In addition, we will need documentation (e.g. APS) from the proposed insured's physician confirming the individual has been cleared.

For all business updates related to COVID-19, [please visit our resource page](#).

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