

South Africa has registered its first case of Covid-19 (Corona) virus, and although you do need to take all precautions advised, there is no need to panic about your cover with Old Mutual. In fact, now is the time to protect yourself!

**If I have an Old Mutual policy, and I get diagnosed with the virus, can I claim?**

We do not have a general exclusion that disqualifies customers from claiming for the virus or illnesses related to it. We will continue to assess claims against the terms and conditions of the policy contracts. And if a claim is valid and meets all claim criteria, we will pay.

Here are some examples of how a few GREENLIGHT benefits could pay out if you were infected with the virus:

- **GREENLIGHT Death benefit:**  
If you die from the Covid-19 virus, or a related illness, we will pay.
- **GREENLIGHT Sickness Income benefit:**  
If the symptoms of the virus result in you being booked off work for longer than your waiting period (7 days or 1 month), we will pay you up to 100% of your net income. We won't even ask you to prove a loss of income.
- **GREENLIGHT Temporary Income benefit:**  
If you are unable to do your job for longer than your selected waiting period, we could pay you a monthly income for up to 24 months to replace any lost income.
- **GREENLIGHT Severe Illness benefit:**  
If you are diagnosed with the virus and it leads to a listed condition, like chronic kidney failure, we will pay.

**If I do not have any symptoms of the virus, can I apply for cover and will I be able to claim in the future if I do get diagnosed?**

Yes! And Yes!

We haven't changed how we underwrite new applications. If we offer you cover, and you have a claim for the Covid-19 virus or illness related to it in the future, we will assess your claim against the terms and conditions of your policy contract. If your claim is valid and you meet all claim criteria, we will pay your claim.

**If I have the Covid-19 virus, can I get underwritten cover?**

Not immediately. You can apply again in three months after getting back to good health.

**If I have the Covid-19 virus, can I get funeral cover?**

Yes, you can. Please note that normal waiting periods for claims due to natural causes may apply.

**If I travel abroad, e.g. to China, will I still be covered and be able to claim if I get infected with the virus?**

Our requirements have not changed relating to travel. If you plan to travel to a foreign country for longer than 90 days or for reasons other than holiday, then you need to notify Old Mutual in writing. We could either review your premiums or the terms and conditions of your contract.

**Are there any additional disclosures that I need to make relating to the Covid-19 virus to avoid experiencing any issues at claim stage?**

It is vital to disclose all information in full detail when you apply for cover. This includes your past and current health information and other information that is relevant to your application. Any information that has been withheld may have an impact on your future claims, for example a reduced claim payout or in extreme cases, a declined claim.

Excerpt from information supplied by product actuary – Jaco Gouws



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