

Our Covid-19 related claims figures

We're here for you and your clients at this unparalleled time

The way that 2020 unfolded has been totally unparalleled and unpredictable. The emergence of Covid-19 has affected billions of lives across the world, and we recognise that many families have suffered the loss of loved ones. We want to reassure you and your clients, that we're still here for you now, the same as ever.



Our claims figures in detail

Between 1st March and 1st December 2020:

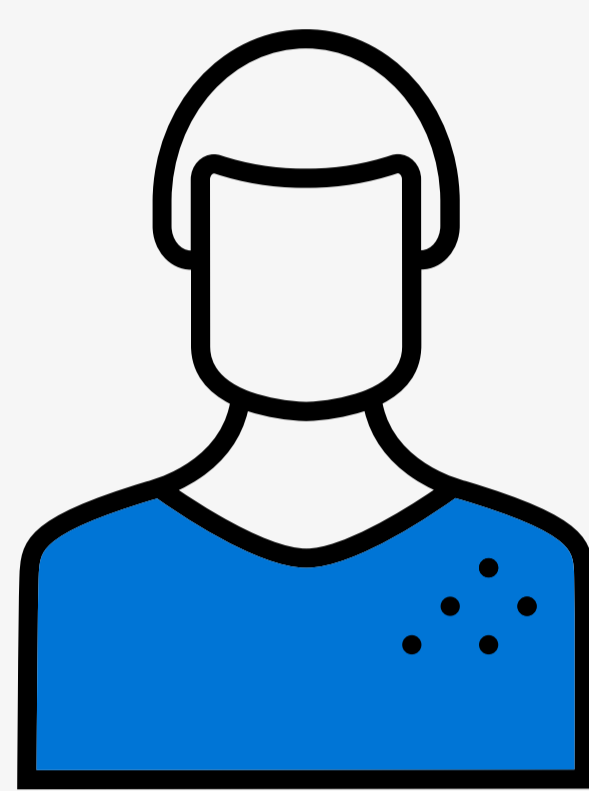
£42.8 million

1,071 claims paid

of valid Life Insurance* claims were paid out, where Covid-19 was an attributing factor. to support our customers and their families.

Covid-19 related claims: Gender

Below shows the gender and ages of lives behind Covid-19 related claims.

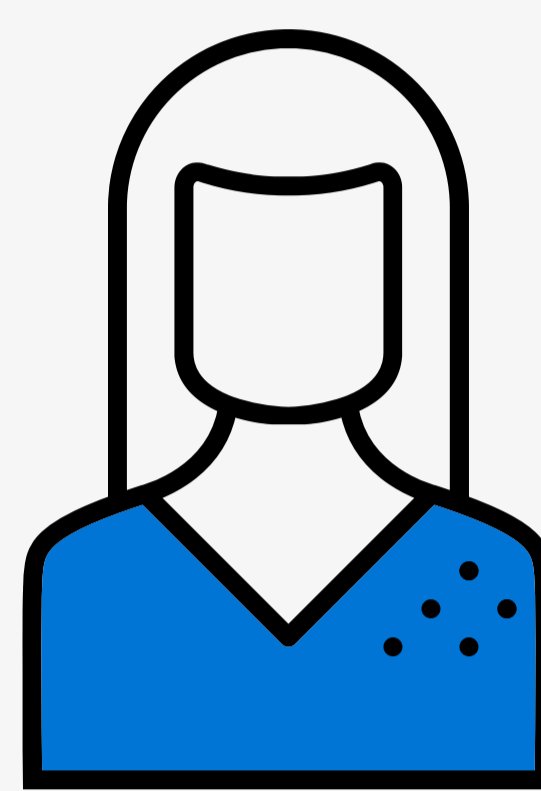


Total claims = 756

Min age: 34

Max age: 96

Average age: 68



Total claims = 315

Min age: 34

Max age: 96

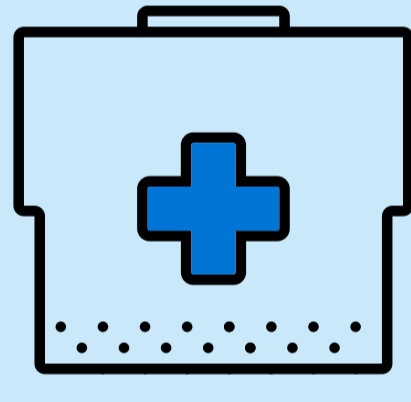
Average age: 71

Covid-19 related claims: Regions

This map highlights the total claims by regional locations.

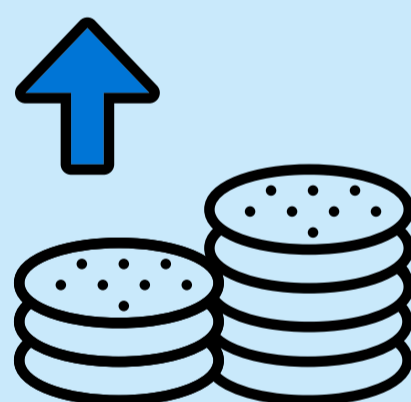


How we improved our claims process in 2020



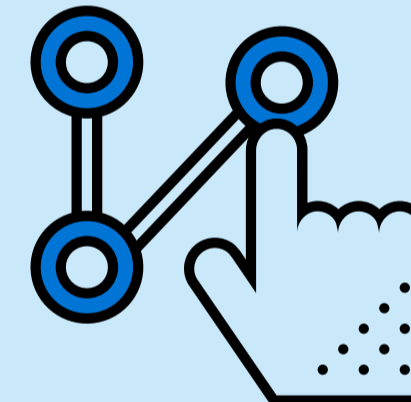
Long Covid Intervention Package

Available to all Income Protection Benefit customers who experience fatigue and associated symptoms following Covid-19. The package includes eight hours of therapy assessment and rehabilitation time.



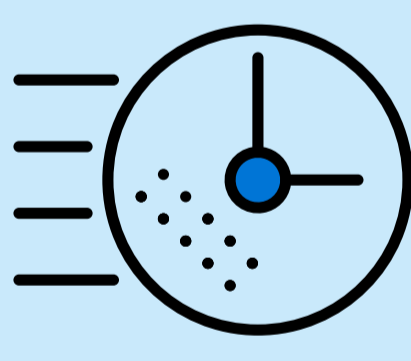
Underwriting limit increase

Improved Income Protection Benefit non-medical limits allowing a quicker process to get the required cover.



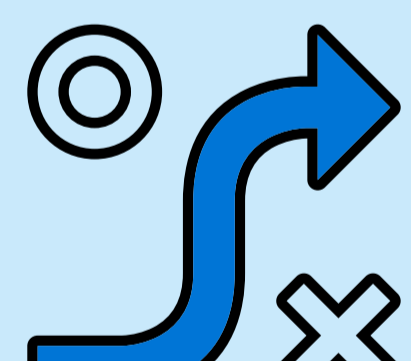
Accessible decisions

Point of Sale decision has increased to 80% for Income Protection Benefit (83% for Life & Critical Illness submissions) and access to underwriting decisions within OLPC.



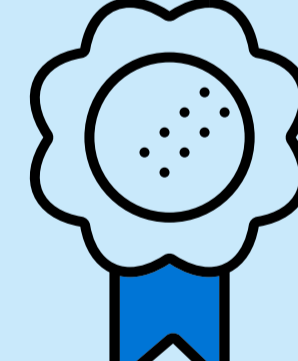
Fast application turnaround

In the past 6 months, we've turned around new applications and application amendments within 4 hours.



Simplified claims journeys

We've created a bespoke claims system to simplify the claims journey. It will help shorten end-to-end times for our customers who are making claims, and give us the ability to communicate regularly, keeping them up to date with the progress of their claim.



Highest standard claims process

We've signed up to The Protection Distributors Group' Claims Charter, as part of our commitment to deliver the highest standards to our customers throughout their claims process.

Help us to pay more claims

We need your support so we can pay more claims. Please see below hints and tips detailing common reasons why claims are rejected.



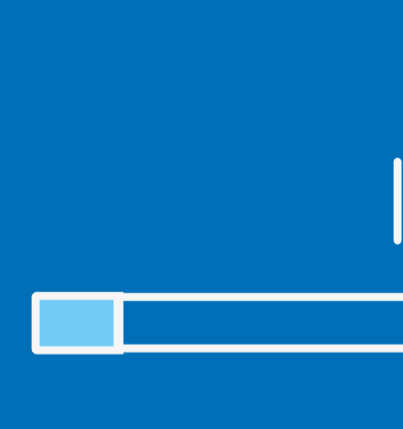
Alcohol

Your client needs to consider all parts of the alcohol questions carefully. Many people who have received medical advice to reduce their alcohol consumption don't tell us.



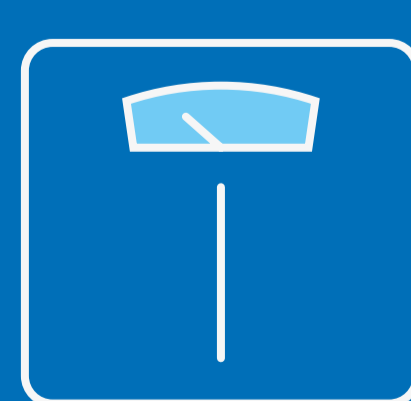
Neurological problems

Your client needs to tell us about any episodes of blurred/double vision and numbness/tingling, even if it's thought to have been something minor.



Smoking

It's important people don't think this question refers to regular smoking only. Your client must disclose even the occasional cigarette/cigar/vape they have. If they have given up smoking, it's also very important that they provide an accurate date when they last smoked.



Weight

If your client is uncertain of their current weight, please ask them to weigh themselves and advise them to be as accurate as possible.



Symptoms not yet diagnosed

Remind your client to disclose any symptoms, if they're undergoing any tests which have not yet been officially diagnosed or waiting to be seen by a specialist, they must let us know.



Checking Your Details (CYD)

Always remind clients of the importance of completing a CYD and logging on to My Account. It protects the adviser, as what was captured on the application is said to be a true and an accurate account.

Continuing to deliver the best service

We are continuing to monitor our procedures and processes in line with the changing situation, to provide you with the best service. If you require any further information or have any feedback, please contact your Business Development Manager today.