

# COVID-19: Broker Update

## Individual Insurance



April 14, 2020

Wawanesa Life's response to the COVID-19 pandemic continues to evolve. We commit to communicating with you regularly and we want to assure you that we are here to serve you. Our business operations are progressing as uninterrupted as possible with nearly all our employees working remotely, and only the most critical members of our team in our offices to process mail and cheques. The health and safety of our employees and stopping the spread of this virus is our top priority.

We are proud to let you know that our service levels are substantially similar to our pre-pandemic levels. Our teams do have access to their office phones while remote, however emailing seems to work best. Public access to our offices is currently unavailable to ensure we all practice prevention and social distancing.

Like you are doing, our COVID-19 response team is continuing to closely monitor the news and top health and disease organizations – including the World Health Organization, Health Canada and the Centers for Disease Control. We are committed to working with you through these difficult times. Here are some of the answers to your questions.

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Thank you for your patience as we work through this rapidly changing situation. If you have any questions, contact your Regional or National Sales Manager.





## Individual Insurance

- **Paramedical Services**

As a precautionary measure, all paramedical services will be cancelled. This includes all scheduled in-person appointments, paramedicals, ECGs, lab collection and vitals. No new in-person appointments will be booked. Telephone interviews and attending physician statement services will operate as usual.

To support you and your customers, we have introduced flexible underwriting requirements.

- **Flexible Underwriting Requirements**

**Our flexible underwriting requirements apply to new applications and applications currently in underwriting.**

<b>Volume</b>	<b>Ages</b>
<b>Up to and including \$1,000,000</b>	<b>Up to and including age 50</b>
<ul style="list-style-type: none"><li>• No fluids or paramedicals are required</li><li>• Where possible, we will use tele-interviews and signed questionnaires in lieu of attending physician statements</li></ul>	

<b>Volume</b>	<b>Ages</b>
<b>Up to and including \$500,000</b>	<b>Ages 51-65</b>
<ul style="list-style-type: none"><li>• No fluids or paramedicals are required</li><li>• We will require:<ul style="list-style-type: none"><li>• a tele-interview</li><li>• a signed questionnaire</li></ul></li><li>• In some cases, an attending physician's statement will be required</li></ul>	

**For volumes and ages that do not fit within the above limits:**

- We will evaluate the information received in the tele-interview and will advise of any additional requirements.

**For all cases:**

- If we find we cannot provide the requested coverage, we will advise if we can offer on a reduced volume.
- There may be situations where we have to postpone or issue with a rating until other tests are available.

We will extend the temporary insurance term to 90 days.

- **Preferred Rates**

Preferred rates are not available with flexible underwriting. If your customer was approved at standard rates, and under normal underwriting requirements, could have been eligible for preferred rates, they may wish to complete the medical requirements for preferred rates once paramedical services are available. Medical requirements must be completed within 6 months of the original application. If they are approved for preferred rates after medical requirements are completed, we will refund any excess premiums that were paid within the previous 6 months.



- **Deferred Renewals**

If our flexible underwriting requirements don't meet the needs of your customer, we are here to help.

If your customer's term policy is coming up for renewal, and you are working with us to replace their policy, we may be able to defer their premium increase for up to six months while their replacement policy goes through the underwriting process.

- **Additional Underwriting Questionnaire**

To manage the mortality impact of COVID-19, we will require the completion of a COVID-19 questionnaire **for all approved cases.**

We have two questionnaires:

1. General COVID-19 Form
2. COVID-19 Form for Health Care Workers

Your customer's policy will only be issued upon the completion of the applicable COVID-19 form. When your customer's policy is ready to be issued, the following steps will be required:

1. The underwriter will email you the appropriate questionnaire.
2. Please have the questionnaire completed and signed by your customer.
3. Return it to the underwriter who sent you the questionnaire.

Our underwriting team commits to having completed questionnaires reviewed as their highest priority so your customer's policy can be issued as quickly as possible.

We will accept electronic signatures on this form.

- **Grace Periods**

We are extending the grace period on our individual policies by an additional 30 days for all customers who request it. If a customer wishes to extend their grace period, we can be reached at:

**[lifecustserv@wawanesa.com](mailto:lifecustserv@wawanesa.com) or 1-800-263-6785.** For the quickest response time, please contact us by email.

- **Non Face-to-Face ID Verification & Signatures**

**ID Verification:**

- If you have met your customer, no identity verification is needed.
- If you have not met your customer, you must attest on the application that:
  1. You witnessed your customer's photo ID
  2. During your video call, you verified that your customer's photo ID matched your customer

**Signatures on New Business:**

- We will accept:
  1. Digital signatures
  2. Adobe finger signatures

- If you have any questions, contact us at:

**Individual Underwriting** 1-888-997-9965 | [individualunderwriting@wawanesa.com](mailto:individualunderwriting@wawanesa.com)

**Life Services** 1-800-263-6785, option 1 | [lifecustserv@wawanesa.com](mailto:lifecustserv@wawanesa.com)



## Life Claims

- **Claims**

For any new or existing life insurance claims, please send all claim documentation to us electronically by email. If documentation is mailed to our office, there may be delays.

- If you have any questions, contact us at:

**Life and CI Claims** 1-800-263-6785 | [lifeindividualclaims@wawanesa.com](mailto:lifeindividualclaims@wawanesa.com)