

# Q&As for advisers about MetLife Protect and COVID-19

**You may be experiencing more questions from your clients in relation to COVID-19 (novel coronavirus) and their insurance cover. To help, we have compiled a list of common Q&As.**

**Does MetLife Protect and MetLife Protect Super have any exclusions in relation to COVID-19?**

No.

**Will your client still be covered by their MetLife Protect and MetLife Protect Super policy if they travel internationally?**

Yes. MetLife Protect and MetLife Protect Super provides worldwide insurance cover 24 hours a day. Travel arrangements are required to be disclosed as part of any application for new or increased cover. Travel will be excluded while government enforced travel bans are in place and for travel to countries rated DFAT level 3 & 4 (which was the case prior to the government enforced travel ban) once the ban is lifted.

**Can a client who is diagnosed with COVID-19 apply for life insurance?**

Yes, a client may apply for cover. MetLife will defer the underwriting decision for at least three months until the client has received a clean bill of health from their doctor confirming they are illness and symptom free, and have no ongoing respiratory complications.

**Can a client apply for life insurance cover who has visited a country or region considered a COVID-19 risk?**

MetLife will defer the underwriting decision until the client has received a clean bill of health from their doctor confirming they are illness and symptom free, after a minimum 14 day period of self-isolation.

**If a client's dependent child contracts COVID-19, is there any way for the client to claim on their MetLife Protect policy while they take time off work to care for their dependent child?**

Yes. Provide & Care Extras under Income Cover pays up to 50% of the Life Insured's monthly benefit to a maximum of \$5,000 per month for up to three months if the Life Insured takes unpaid carers leave to look after a Dependent Child aged 2 to 16, under the Income Cover - Child Illness or Injury Benefit. The benefit becomes payable after the first 30 days of unpaid carer's leave.

**If a client contracts the COVID-19 virus, can they claim on their Trauma Cover?**

Not for the COVID-19 virus, as it is not one of the conditions listed for this benefit. However, if the virus results in more severe medical conditions that are covered and they meet the definition and any other policy terms, then the life insured would be eligible to make a claim under their Trauma Cover policy.

**If a client contracts the COVID-19 virus, can they claim on their Income Cover?**

In many circumstances, COVID-19 runs its normal course in approximately 14 days. If a client is illness and symptom free after 14 days and is not Partially disabled, then they will not meet the Excess Period (waiting period) under the MetLife Protect or MetLife Protect Super policy, and a benefit would not be paid. If the virus persists past the Excess Period and the Life Insured is unable to work at full capacity due to COVID-19, then they may be eligible to be paid a benefit under their Income Cover policy.

# Q&As for advisers about MetLife Protect and COVID-19

## **If a client contracts the COVID-19 virus, can they claim on their TPD Cover?**

The current information available suggests most individuals who contract COVID-19 recover within 14 days and return to their normal activities. The long term health impacts or complications of COVID-19 remains unclear. If clients have long term permanent health complications resulting from COVID-19 infection, then they may be eligible to make a claim under their TPD policy. If they have long term permanent health complications resulting from COVID-19 infection, then please contact us to discuss.

## **Will a client's beneficiaries get paid the Life Cover benefit if they die from COVID-19?**

Yes, subject to normal policy conditions.



## **We are here to help**

**We are committed to supporting all our advisers and their clients through these uncertain times. Please contact your local MetLife BDM if there's anything we can assist you with.**

[metlife.com.au](https://www.metlife.com.au)

MetLife Protect is issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096). MetLife Protect Super is issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229757). This information is of a general nature and has been prepared without taking into account your objectives, financial situation or needs. You should seek independent financial advice having regard to your objectives, financial situation and needs. We recommend that you read the MetLife Protect Product Disclosure Statement, available by calling 1800 523 523 or visiting [www.metlife.com.au](https://www.metlife.com.au), before deciding whether to acquire, or to continue to hold, these products.



MetLife Insurance Limited | Level 9, 2 Park Street, Sydney | NSW 2000

ABN 75 004 274 882 AFSL NO. 238 096

© 2020 METLIFE INSURANCE LTD.