



Coronavirus (COVID-19)

We are here to help you

We know this is a difficult and unsettling time for everyone and we are closely monitoring the impact of the Coronavirus 2019-nCoV outbreak. We are also experiencing a high level of calls into our contact centres and it may take longer than usual to speak to us. In the meantime, we've created some online support and answers to frequently asked questions which may help.

How can I ensure I get a response quickly?

Please send all communications via email where possible. We appreciate that that's not always possible (Original Death certificates for example) but whilst our offices are closed, communication via email ensures we are able to deal with your query quickly.

Use our new Health & Activities form as it now includes eSignatures. You can download it [here](#).

What is your position on Business Travel?

In accordance with our standard policy terms, cover will not be provided whilst a member of the policy is travelling on business against Foreign & Commonwealth Office (FCO) advice, unless otherwise agreed by us in advance.

Consequently, new business travel to a territory against FCO advice would result in the member not being covered whilst travelling. Cover would resume upon the member's return. Cover remains in place for members who were already in or were travelling to these territories prior to the FCO advising against travel. Members choosing not to return, even if they had an opportunity to do so, wouldn't result in their cover ceasing.

This approach applies in respect of all FCO advice, on the date travel commences.

What are the event and catastrophe limits for Zurich Corporate Risk customers?

Coronavirus has been declared a pandemic by the World Health Organisation, therefore it is classed as a 'Catastrophe' as defined in our policy terms and condition and the catastrophe limit would apply. In practice, we will assess and identify the underlying reason for each death claim and then aggregate them in respect of the 'Catastrophe' when applying the limit.

What do you consider ‘actively at work’, in light of the fact that people are being told to work from home and self-isolate?

Where an individual is self-isolating at home:

- If they are sick and not working, we would not class them as being actively at work as they are absent from work due to an illness.
- If they are self-isolating as a precaution, following mild symptoms or contact with someone who has tested positive, we would class them as being actively at work unless their medical record shows that they were suffering from a medical condition that would reasonably have been expected to prevent them working normally.

This applies to group life and group income protection, as appropriate.

Will you maintain full cover where employees are temporarily furloughed or working reduced hours / receiving reduced pay?

Group Life – Yes, provided the full benefit continues to be declared in the membership data and the appropriate premium is paid.

Group Income Protection – We can maintain full cover temporarily for up to 12 months, **upon request**, provided the full salaries continue to be declared in the membership data and the appropriate premium is paid, however any benefit payments made during a period of reduced company working patterns / pay will be restricted proportionately, until such time that the workforce returns to full working capacity.

Is Government recommended self-isolation considered a period of incapacity from a Group Income Protection deferred period perspective?

If an employee is suffering symptoms and isn't capable of work, then we would consider them to be unable to work as a result of illness or injury. However, periods of precautionary self-isolation without symptoms are not regarded as a period of incapacity.

Would you offer a discretionary flex window or a mass lifestyle event to allow people to change their existing flex benefits, subject to them meeting the 'actively at work' rules?

We're unable to offer a discretionary lifestyle event outside the normal scheme rules.

Will you maintain cover for employees who volunteer for the NHS or any other UK organisation that is supporting the national effort to combat the Covid-19 pandemic?

Yes, we will continue to provide cover for these employees, providing this has been agreed with the employer.

WorldAware service

All our corporate customers and their employees have access to our WorldAware Service that provides access to up-to-the-minute worldwide security and health information, including regular updates and alerts relating to the global spread of Coronavirus – helping to keep people safe at home and abroad.

Business Continuity ‘Pandemic’

Zurich has produced a business continuity guide ‘Organisational Resilience: Guidance on Pandemic’, which we hope you and your clients (our customers) will find helpful.

In the event of a pandemic, all organisations have a key role to play in managing the risks to the health and safety of employees and maintaining essential operations. Effective planning is essential to help mitigate the risk and impact of a pandemic and to manage the response and recovery in the event that a pandemic occurs.

This guide has been developed to provide an overview of the steps that an organisation can take to prepare for a pandemic.