



Ukraine, Russia & impact on UK cover - FAQ's

In response to the current Russia / Ukraine crisis, we have compiled a list of FAQs which we hope will clarify, as much as possible, our position in relation to UK Employee Benefits business insured with ourselves. As the situation is fluid, we will update this document as soon as more information becomes available, and the implications are better understood.

Our UK EAP partner LifeWorks has opened a Crisis Support Hotline (0800 0885339) for anyone impacted by the unfolding events in Ukraine who might not have access to an EAP. Click [here](#) to learn more. In addition, Lifeworks 'First Access' can assist individuals in the Ukraine region.

The following are generic responses in respect of your UK Group Risk arrangements. Unless otherwise specified, the below applies to all UK Employee Benefits Group Policies; but they do not override any specific Terms and Conditions that are already in place under your Policy and included in the Policy Schedule.

Q1 – Are there any specific exclusions on your policies?

A1 - There are no exclusions under our Group EB policies, however please be aware of the sanctions clause in our policy terms and conditions which applies in all circumstances and states:

- We shall not be deemed to provide cover or be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such Benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, or United Kingdom.
- Additionally, **no cover or Benefit** will be provided, or claim paid, in Iran, Syria, North Korea, Crimea Region, or Venezuela.

Q2 – Can you cover members who have been temporarily seconded to Ukraine?

A2 - Yes, as per our Policy Terms and Conditions - i.e. provided the contract of employment is with a UK Employer and they remain a Member and have been notified to Generali at each renewal date (if they have been abroad for 12 months or more).

In the event of any failure to notify or late notification in respect of Member(s) abroad for longer than 12 months, Generali reserves the right to decline any claim and to restrict, suspend or terminate the amount of cover under the Policy.

Q3 – Can you cover members permanently based in Ukraine?

A3 - No, we do not cover members permanently based overseas under our UK Policies.



Q4 - Can you cover members travelling to and from Ukraine for non-business reasons?

A4 - Yes, provided a Member uses their normal contractual annual leave to travel to the Ukraine for non-business reasons, no change in current policy terms and conditions will apply.

Q5 - Can you cover members travelling to and from Ukraine for business reasons?

A5 - Yes, however, unless we are notified to the contrary, we expect any Business Travel to be in line with Foreign Office guidelines applicable at the time.

Q6 – Can you cover members choosing to travel to Ukraine to fight as a ‘normal’ civilian?

A6¹ - In respect of Group Life and Death in Service Policies: Provided cover is not impacted by the sanctions clause, and on the assumption that this activity would **not** be undertaken during a Member’s normal contractual annual leave:

- Generali is able to cover Members on Sabbatical and those Temporarily Absent from Work, until the expiry of the relevant period of Temporary Absence detailed in the Policy Schedule. The Member’s Death Benefit will be fixed as at the day prior to the commencement of the Member’s Temporary Absence, unless specified otherwise in the Policy Schedule. The maximum allowable increase in Death Benefit whilst a Member is Temporarily Absent, is 5% per annum. Membership will cease at the earlier of the end of the specified period of Temporary Absence (where a Member remains Temporarily Absent), or the date Membership is terminated (for example on leaving the employer, reaching termination age etc).

A6² - In respect of Group Income Protection: Provided cover is not impacted by the sanctions clause, and on the assumption that this activity would **not** be undertaken during a Member’s normal contractual annual leave. Generali is able to cover Members who are temporarily absent or on sabbatical, for a maximum of 1 year subject to the following:

- Generali is advised at least 30 days in advance of the start of the absence; the Member’s Annual Benefit is fixed at the start of the absence; Members must be declared in data on pre-absence salary; the Deferred Period starts from the date Generali is first notified of the Member’s Incapacity; the Definition of Incapacity would be that, as a result of illness or injury, the Member is incapable of performing the material and substantial duties of their occupation, or any occupation to which they are suited by education, training or experience, and they are not carrying out any other work or occupation; payment of Benefit would commence from the date the Member was due to return from the sabbatical or the end of the Deferred Period, whichever is later.
- Sabbatical or Temporary Absence cover will cease at the earlier of: The end of the period of Temporary Absence; (Where a Member remains Temporarily Absent), or the date Membership is terminated.

Q7: What cover is available if matters develop and UK contracted employees - who are UK reservists - are called up for service:

A7 - At this time we are able to confirm that where UK Reservist cover has been requested in advance, and is detailed on the Policy Schedule, Members of a scheme who are Reservists for the Ministry of Defence can remain covered with the same benefit entitlement.



Q8: If matters develop & members are conscripted by their home-nation's government, would they remain covered?

A8¹ - Group Life: Provided cover is not impacted by the sanctions clause, Members would remain covered under the existing Policy Temporary Absence conditions, that were in-force immediately preceding their first day of absence. This would apply only on the basis that they continue to satisfy the terms of the Policy, and retain a UK contract of employment. We would need to be notified of any employees who would fall into this category in advance.

A8² - Group Income Protection: Provided cover is not impacted by the sanctions clause, Members would remain covered under the existing Policy Temporary Absence conditions: i.e. for a maximum of 1 year subject to the following clauses:

- Generali is advised at least 30 days in advance of the start of the absence; the Member's Annual Benefit is fixed at the start of the absence; Members must be declared in data on pre-absence salary; the Deferred Period starts from the date Generali is first notified of the Member's Incapacity; the Definition of Incapacity would be that, as a result of illness or injury, the Member is incapable of performing the material and substantial duties of their occupation, or any occupation to which they are suited by education, training or experience, and they are not carrying out any other work or occupation; Payment of Benefit would commence from the date the Member was due to return from the Temporary Absence or the end of the Deferred Period, whichever is later.

Q9: Will the added value support services continue to be available to all eligible staff and dependants?

A9 - Yes, we can confirm that while our service providers - such as the EAP etc - are able to support our Group Life and Group Income Protection policyholders, we will continue to make these added value services available to our in force plans.

FYI:

Since the start of the war in Ukraine, Generali has been closely monitoring the situation and implications for operations and financial markets. As a result, Generali can confirm the following:

- It will close its Moscow representative office;
- It has decided to resign from positions held on the board of the Russian insurer Ingosstrakh, in which it holds a minority investment stake of 38.5%. Generali, as a result, has no influence on its operations;
- Europ Assistance, which operates in the country, will wind down its business.
- Generali's minor exposure to the Russian market in terms of investments and insurance business is also under constant evaluation and fully compliant with all applicable sanctions.

The Group has also decided to donate €3 million to support refugee programmes, including a donation to UNHCR, which is currently at the forefront of the humanitarian response in Ukraine.

A Generali Group employee donation campaign is also underway, with donations matched 1:1 by Generali, which will be given to Unicef in support of the work that it will carry out to help impacted families.



Disclaimer: The war in Ukraine is a rapidly evolving situation. Any and all statements provided by Generali UK Employee Benefits are based upon information available at the time of publication, and may therefore be subject to updates and amendments as new information emerges. Generali UK Employee Benefits may not be held liable for any statement or information included in this content which, as a result of the rapidly evolving situation, becomes obsolete, inaccurate or incomplete.