



# Generali UK Employee Benefits Coronavirus (COVID-19) Update

23rd April 2021

**We hope our clients, their employees, our intermediary partners, their families and communities are coping with the many challenges we all continue to face. We are pleased to extend our approach in respect of staff who have been furloughed or have had their salary/hours reduced, to the end of September 2021. See below for more details.**

## **GROUP LIFE, GROUP INCOME PROTECTION AND CRITICAL ILLNESS\*.**

**Q: What benefit will Generali cover in the event that an individual is furloughed, or on reduced hours or pay?**

**A: (2 April 2020)** To ensure no employee is disadvantaged by being furloughed or having their salary/hours reduced over the coming months and to give Employers time to decide the best approach for their business, we will work on the basis that the cover provided under our policies will remain as it would have been prior to any COVID-19 reduction to hours or salary. To this extent, if a member's insured/pensionable salary has been reduced as a result of the COVID-19 situation we will use their benefit and hours applicable as at the working day immediately before any such reduction for claim assessment.

This will be subject to;

- Member continuing to be eligible under the Policy.
- Renewal data being provided on pre-COVID-19 reductions in salary/hours.
- **(updated 23 April 2021)** for Group Life, cover being aligned to the Temporary Absence conditions set out in the Policy Schedule up to a maximum of three years, or for the duration of the Government's Coronavirus Job Retention Scheme if longer. For Group Income Protection, cover being maintained for a maximum duration of the Government's Coronavirus Job Retention Scheme, currently to 30 September 2021.
- We understand this may not cover all circumstances so please feel free to contact us should you require an alternative for a specific policy.

Please contact [ebclientservices@generali.co.uk](mailto:ebclientservices@generali.co.uk) if you anticipate a need for additional flexibility.

**Q: Will Generali accept COVID-19 or other related situations as a Flex Lifestyle Event?**

**A: (1 May 2020)** Generali will not currently allow new lifestyle events relating to COVID-19, where employees are given the opportunity to flex up and where anti-selection may occur, to be added. However although we would not actively encourage this, employers wishing to give employees an opportunity or opportunities to flex down or deselect benefits, then they are able to do so subject to notification to ourselves in writing. Please note employees wishing to flex up again will only be able to do so in line with the policy terms and conditions.

*\*Critical Illness coverage relates to Captive clients only.*

**Q: Can redundancy cover be added to a scheme?**

A: (1 May 2020) Adding a new or extending an existing redundancy cover feature is available on a case by case basis.

**Q: How will Generali cover reservists?**

A: (1 May 2020) Reservists for the Ministry of Defence can remain members of Generali UK schemes. In the case of Group Income Protection, the deferred period would commence from the day after the employee was due to return to work in their civilian capacity and their own occupation will be classed as their civilian occupation. Please note that these terms apply only to schemes where there are no specific exclusion clauses detailed in the policy document.

**Q: As a consequence of the COVID-19 situation, if individuals are furloughed, on reduced hours or pay and / or following government guidelines to self-isolate, will they be considered Actively at Work?**

A: (2 April 2020) Yes, as a result of the COVID-19 situation, individuals who follow government guidelines to self-isolate, or Employer advice / requests / agreed flexibility to refrain from work / work reduced hours or work remotely, who would otherwise be fit to work their normal hours in their normal place of work, will be considered Actively at Work.

**Q: How will Generali cover individuals who remain employed by the policyholder who volunteer for NHS work or who return full or part time to the NHS?**

A: (2 April 2020) Individuals who remain eligible employees that are volunteering or returning to full time or part-time NHS work will be covered for a maximum period of 12 months. In the case of Group Income Protection, the occupation to be covered will remain the occupation the individual has with the Generali policyholder.

**Q: Have you or are you likely to impose any travel restrictions in the coming months?**

A: (19 March 2020) We don't impose a travel limit or make any specific reference to the Foreign Office Travel Advice in our terms and conditions, but we have an expectation that our clients are responsible employers. Please note that we assess the risk at quote stage based on the information provided at that time.

**Q: What can Generali accept in respect of Employer forms that would ordinarily need a signature?**

A: (19 March 2020) All forms required to establish and administer a scheme can be sent if necessary without a signature provided the email address can be verified by ourselves.

**Q: Is Generali able to assist employers experiencing cash flow problems or financial difficulty?**

A: (2 April 2020) We are happy to discuss payment plans and changes to premium frequency on a case by case basis depending on the details of the scheme.



**Q: What is Generali doing to limit disruptions caused by delays, and difficulties in evidence gathering?**

**A: (19 March 2020)** There are two aspects to this. Firstly, medical professionals are obviously very busy so will unlikely prioritise requests for information. Secondly, where medical information or evidence is provided in paper format, there will be delays in both the postal service and in picking up the post while access to the office remains restricted. In other words, for medical underwriting, and claims assessment and claims appeals, the turnaround time will depend heavily on evidence being available in electronic format. We therefore ask that wherever possible, scanned documents are sent to us electronically.

**Death claims. (19 March 2020)**

We will accept scanned copies of birth, death and marriage certificates until further notice. Please send them by email to [ebclientservices@generali.co.uk](mailto:ebclientservices@generali.co.uk). Please note that we can usually verify deaths which have occurred in the UK through the online registers so in many cases original certificates are not required, but we reserve the right to request these if necessary and at a later date. In addition, where renewal scheme membership data remains outstanding due to delays caused by COVID-19, we will take a flexible approach to verify benefits payable.

**Individual Medical Underwriting. (19 March 2020)**

We are happy to extend temporary cover where medical underwriting evidence is delayed by the COVID-19 outbreak. This will be done on a case by case basis.

**Temporary Cover. (2 April 2020)**

Please note the extension to temporary cover will not apply to cases where 90 days temporary cover has previously expired, in which case the member will remain restricted until medical underwriting is completed.

**Medical Examinations and Supporting Tests. (2 April 2020)**

In respect of any medical examinations requested and supporting tests, our service provider Medical Screening Solutions (MSS) has advised that in order to ensure safety and in line with government guidance, it has temporarily postponed delivery of face to face medical examinations. The request will therefore remain active and the member will be approached to arrange the medical examination(s) at such time as government advice changes.

**Forms. (19 March 2020)**

All completed forms can be printed, signed, scanned and sent in electronic format to [ebmedicalunderwriting@generali.co.uk](mailto:ebmedicalunderwriting@generali.co.uk), however, where printing is not possible, a cover email from the individual confirming that printing facilities are unavailable and that the attachment is accurate and can be considered signed by themselves will be acceptable for all internal purposes, until further notice. We are working with our partners and GP's and trust they will have a similarly practical approach.

**Group Income Protection (GIP) Claims and Appeals. (19 March 2020)**

There may well be some delays in assessing GIP claims due to lack of support and evidence available from the medical profession, as mentioned above. We will attempt to minimise this, but we cannot say for certain that the assessment of some claims or claims appeals will not be delayed. However, provided new claims have been submitted in line with the policy terms and conditions we hope delays will be minimal. Where appropriate, we will consider making provisional or interim decisions so as not to disadvantage any member financially. Please send evidence to [groupclaims@generali.co.uk](mailto:groupclaims@generali.co.uk). In addition, as with our death in service plans, where renewal scheme membership data remains outstanding due to delays caused by COVID-19, we will take a flexible approach when verifying benefits payable.



## GROUP LIFE

### Q: Will the Event Limit apply to the COVID-19 Pandemic?

A: (19 March 2020) Yes, the Group Death in Service (DIS) Event Limit applies as a result of COVID-19. It's important to point out that all schemes have an Event Limit of at least £130 million, so this is highly unlikely to be reached.

## ADDED VALUE SERVICE

### Q: What impact does COVID-19 have on Added-Value Services / Wellbeing Specialist Services?

A: (2 April 2020) Our wellbeing partners including claims management and rehabilitation specialists have confirmed their Business Continuity Plans will allow for service availability following the UK lockdown.

For more information on the business, employee and family support services available and access numbers, download our Member leaflets :

- [EAP member leaflet](#)
- [COVID-19 Toolkit](#)
- [Best Doctors member leaflet](#)
- [Eldercare Support Service member leaflet](#)
- [Added value support services summary pages](#)

(2 April 2020) To view our COVID-19 Employment Law update, please [click here](#).

## CRITICAL ILLNESS\*

### Q: What impact if any will the COVID-19 situation have on your Critical Illness\* plan?

A: (19 March 2020) COVID-19 is not an insured condition, but if it caused one of the listed conditions then the claims would be paid subject to the usual policy terms and conditions.

*\*Critical Illness coverage relates to Captive clients only.*

## Generali UK's Business Continuity Plan

Regarding our own Business continuity plan – Generali UK has robust business continuity measures in place. Our plans are being constantly reviewed and updated as the COVID-19 situation develops and workarounds have been put in place to ensure processes can be carried out remotely, to ensure we can continue to deliver business-critical functions without interruption.



With regards to contacting staff members, where you have their mobile number or landline, please use these. Where you don't, please email to request a callback, using the relevant email address listed below:

For Client Servicing and Death Claims: [ebclientservices@generali.co.uk](mailto:ebclientservices@generali.co.uk)

For GIP and Critical Illness claims: [groupclaims@generali.co.uk](mailto:groupclaims@generali.co.uk)

For Medical Underwriting: [ebmedicalunderwriting@generali.co.uk](mailto:ebmedicalunderwriting@generali.co.uk)

For new business quotations: [groupquotes@generali.co.uk](mailto:groupquotes@generali.co.uk)

For business development: [eb.enquiries@generali.co.uk](mailto:eb.enquiries@generali.co.uk)

### **GEB Network Online information?**

Meanwhile, on the GEB website there's a new page dedicated to **COVID-19**. This includes useful materials, market insight and relevant information for both clients and consultants. This webpage is updated on a regular basis with news from GEB's Network Partners.

Please do not hesitate to contact your usual Business Development Manager if you have any further questions that are not covered by this update.