

Fortegra COVID-19 Special Claim Considerations*

Effective Immediately through June 30, 2020



TEMPORARY CHANGES APPLICABLE TO NEW CLAIMS. ALL OTHER CONDITIONS STILL APPLY.

CREDIT DISABILITY INSURANCE

- If the Insured Borrower is unable to see a physician, they can complete the attending physician statement on their own. This will be valid for the initial submission only. Following the initial submission, a continuation form will be sent to the Insured for a physician to complete.
- Documented required quarantine, due to travel, symptoms of illness, exposure, etc. and lasting longer than the applicable waiting period are eligible to file a claim.
- Waiting periods, either retroactive or non-retroactive, still apply.

INVOLUNTARY UNEMPLOYMENT INSURANCE

- The 30-day elimination/waiting period is waived.
- Lender/Creditor can assist the Insured Borrower in filing a claim as soon as they are made aware of the involuntary unemployment.
- Claims still require confirmation from employer, government agency or lender as to the involuntary nature and status of the unemployment.
- Missed work due to documented required quarantine due to travel, symptoms of illness, exposure, etc. will be eligible to file a claim. (Insured cannot qualify for Involuntary Unemployment and Disability concurrently.)
- Unpaid furlough will be eligible to file a claim.
- Any reduced benefits required by the policy for new claims incurred within the first 30 or 60 days from the effective date will be temporarily suspended.
- A monthly continuation form must be completed as part of the normal claim process.
- If the claimant returns to work within the first 30 days but a benefit was paid, a refund will not be required.

LOANS RENEWALS/REFINANCE

- Disability and UI may also be written on loan renewals and refinances on existing insured borrowers if the borrower is working less than 30 hour per week.
- If the borrower has an active UI or Disability claim, they do not qualify to purchase that specific product on the renewed/refinanced loan.
- If the borrower is afforded any form of payment deferral, skip or loan extension, this will not extend the term of the Credit Insurance and benefits may not satisfy the loan obligation.

*These credit insurance special claim considerations apply to the following insurance subsidiaries and partners: American Republic Insurance Company; Bankers Life of Louisiana; Blue Ridge Indemnity Company; Insurance Company of the South; Life of the South Insurance Company; Lyndon Southern Insurance Company; Response Indemnity Company of California; and Southern Financial Life Insurance Company. These are temporary considerations to assist insureds in the time of this unprecedented pandemic. The insurers do not waive its right to enforce the terms of the insurance contract or to discontinue the Special Claim Considerations at any time.