



Spotlight on current events

COVID-19 and doing business with John Hancock

As a follow up to our communications last week, we want to provide you with some specific operational updates as we navigate the upcoming weeks together. We're working hard to minimize disruptions in processing during these unusual times and remain committed to providing you with the products and services you rely upon to meet your clients' needs.

New Business processing

Our New Business team is working diligently to continue processing your business as usual. As part of our business continuity plan, our staff is cross-trained to ensure key functions can operate efficiently.

Underwriting vendors

John Hancock is continuing to monitor and work closely with our **paramedical vendors, lab processing centers and medical record providers**, who have all implemented their business continuity plans.

In this evolving landscape, we will be providing updates on our short-term alternative underwriting processes. You can expect to see the first update in the coming days.

Policy contract delivery

We realize many of our firms have adopted flexible work arrangements and people may not be in the office to receive the policy contract for delivery to the client. Until further notice, we are sending all policies via email. The firm contact will receive a non-watermarked PDF copy of the contract via Office 365 Encryption.

Inforce operations

The Inforce Operations team remains committed to delivering on customer requests in a timely and efficient manner. We have redeployed staff to focus on high volume requests and those with more urgency. Based on staff redeploying to support critical functions, the current impact to cycle time is limited.

Similarly, we are working to ensure that we can answer calls as quickly as possible. The Call Center remains a high priority for the organization and will continue to be a focus as we navigate through this time.

Grace periods

If customers are experiencing a hardship and having difficulty paying their premium based on challenges arising from the COVID-19 situation, we will extend grace periods by an additional 61 days from the date the policy would have otherwise lapsed. We are here to support your customers and want to ensure they have the time they need to fund their policy.

To request an extended grace period for a customer, please contact us at [JohnHancockInsurance.com](https://www.johnhancockinsurance.com) or by calling 1-800-387-2747 (USA) or 1-888-267-7784 (NY) between 9 a.m. and 6 p.m. EST to speak to a customer service representative.

Claims

We have received several questions about how claims related to COVID-19 will be administered.

John Hancock life insurance policies do not contain exclusions related to any specific disease or a pandemic. If a claim is received where a death occurred as a result of COVID-19, it will be paid in accordance with our normal procedures, subject to our standard contestability provisions. We remain committed to paying death claims as quickly as possible.

We appreciate your patience and understanding as we navigate these unprecedented times.

For Agent Use Only. This material may not be used with the public.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY031920110