

Protective Life Bulletin

DATE: April 14, 2020

Temporary Changes to Life Insurance Underwriting Guidelines

Due to the ongoing spread of COVID-19, we are implementing the following temporary changes to our life insurance underwriting guidelines effective April 15, 2020. Note that these temporary changes apply to fully underwritten applications and do not apply to applicants who are approved for instant issue of simplified issue life insurance, including single payment whole life or Executive Benefit life products approved on a guaranteed issue basis.

Age and rating limitations:

- We will postpone coverage on individuals who are age 80 and above.
- Ages 70-79: Applicants must qualify for Standard rating or better and have no significant underlying medical condition or treatment that makes them more susceptible to COVID-19 death. *
- Ages 60-69: Applicants must qualify for Table 4 rating or better and have no significant underlying medical condition or treatment that makes them more susceptible to COVID-19 death. *
- Ages 0-59: Protective will consider applicants with all medical impairments through Table 4. Applicants rated over Table 4 will be considered on a case-by-case basis if the individual has no significant underlying medical condition or treatment that makes him or her more susceptible to COVID-19 death. *

* The medical conditions and treatments referred to above include, but are not limited to:

- Heart disease
- Significant cancer in the last 10 years
- Diabetes
- Pulmonary disease (COPD, Asthma, etc.)
- Autoimmune or Immunosuppressive Disease
- Any medication that causes immunosuppression (Biologic, Prednisone/Steroid, Methotrexate, etc.)

These temporary changes apply to all new or pending cases with no final underwriting offer or outstanding underwriting requirements. They do not apply to issued or approved cases that are awaiting policy issue requirements, including a Statement of Health.

Statement of Health:

All fully underwritten coverage approved on any applicant, regardless of age or face amount, will require a Statement of Health to be signed on delivery. This includes applicants who are not approved for instant issue of simplified issue life insurance or single payment whole life.

Please contact your Protective Life representative for any questions.

Let's deliver on our promises. Together.



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