

# Insurance FAQs - *impact* of COVID-19



## Exclusions

### 1. Is there a COVID-19 exclusion on my policy?

No, unless you have applied for and been accepted for additional or new insurance cover through an underwriting assessment from 1 May 2020 and the insurer has advised you of this exclusion.

## Income Protection cover

### 2. If I contract COVID-19, will I be eligible to claim a benefit on my Income Protection (IP) insurance cover?

In many circumstances, COVID-19 runs its normal course in approximately 14 days. Generally, if you are illness and symptom free after 14 days, you will not meet the *Waiting Period* requirement of your group insurance policy, and therefore a benefit would not be paid. If the virus persists past your nominated *Waiting Period* and you're unable to work at full capacity due to COVID-19, you may be eligible to claim and be paid a benefit under your IP policy.

### 3. What if I have an existing Income Protection (IP) claim, will you still be able to honour this claim?

Yes, if you are currently on claim due to injury or illness and are unable to return to work, you will remain off work until you are medically fit to return to work and your benefit will continue to be paid.

### 4. What if I lose my job due to the economic impacts of COVID-19, am I eligible to be paid a benefit on my Income Protection (IP) cover?

No, you're only eligible to be paid a benefit on your IP cover if you can't work solely due to illness or injury and satisfy the nominated *Waiting Period*.

### 5. What if I am self-isolating without a positive diagnosis of COVID-19 and am unable to work, am I eligible to be paid a benefit on my Income Protection (IP) cover?

No, you are only eligible to be paid a benefit on your IP cover if you can't work solely due to illness or injury and satisfy the nominated *Waiting Period*.

## TPD cover

### 6. If I contract COVID-19, am I eligible to be paid a TPD benefit?

The current information available suggests that most people who contract COVID-19 recover within 14 days and return to their normal activities. The long-term health impacts or complications of COVID-19 remains unclear. If you have long-term permanent health complications resulting from COVID-19, then you may be eligible to be paid a TPD benefit.

## JobKeeper and JobSeeker

### 7. If I am receiving payments through JobKeeper, what happens if I get sick or become injured?

This depends on whether your employer is paying SG contributions for you as this is how IP premiums are paid. If you are not paying IP premiums during the period you become injured or ill, then you are not covered for Income Protection. You need to be working and receiving employer SG contributions and have IP premiums paid up to date to be covered for that period and be eligible to claim.

### 8. What if I have been terminated by my employer and am receiving JobSeeker, what happens if I get sick or become injured?

You will not be covered for IP if you are not paying premiums. You need to be working and receiving SG contributions and have IP premiums paid up to date to be covered for that period.

## Changes to your employment

### 9. What if my employer has reduced my hours, what happens if I get sick or become injured (what IP benefit will I receive)?

You will not be covered for IP if you are not paying premiums. You need to be working and receiving employer SG contributions and have IP premiums paid up to date to be covered for that period. If you make a claim and it is accepted, you will receive a benefit equal to the average *Salary* over the past 12 months.

### 10. What if my employer has requested that I recommence work, however due to sickness or injury I cannot start work, am I eligible to claim IP benefits?

To be eligible to lodge a claim for IP, you need to meet the *At Work* test and also you need to have all premiums paid up to date for the period you wish to claim. If you have been off work and no premiums have been paid, unfortunately you will not be able to claim.

## Travel and insurance cover

### 11. Will I still be covered if I travel internationally?

Yes. Our policy provides worldwide insurance cover 24 hours a day. Please be aware that travel arrangements are required to be disclosed as part of any application for new or additional cover.

### 12. What if I have visited a country or region that is considered a COVID-19 risk, can I still apply for life insurance beyond the default level of cover?

Yes, however you will need to disclose this during the application process for additional insurance cover and the insurer will assess your risk levels and determine if you are approved or not. Approvals may result in certain exclusions on your insurance policy.

## Applying for cover

### 13. What if I am diagnosed with COVID-19, can I later apply for additional life insurance (beyond what is provided as default cover)?

Yes, however you will need to apply for additional insurance cover through underwriting which is an assessment process undertaken by our insurer. During this process you will be required to disclose your COVID-19 diagnosis along with your medical background. We cannot determine if your application will be approved or not, as the underwriting assessment is circumstantial and based on your medical history and lifestyle.

### 14. Can I still apply for additional cover through a special offer that requires limited or no underwriting (for example; New Member Offers, Life Events or Individual Insurance Transfers)?

Yes. New members can still opt in for default insurance cover and existing members can apply for additional cover through life events or transfer cover from another fund and you will be assessed by our insurer to determine if you are accepted for additional cover or not. For more information, refer to the relevant insurance booklet

[clubplussuper.com.au/pds](https://clubplussuper.com.au/pds)

## 15. If I lose my job due to the economic impacts of COVID-19, can I still apply to increase my Death, TPD and or IP cover?

You must be employed in order to be accepted for any new application or increase of TPD and IP cover. This is a standard underwriting approach for anyone applying for TPD and IP cover during periods of unemployment, unrelated to the developments of the COVID-19 pandemic. Both TPD and IP policies are primarily designed for those in gainful employment. The purpose of IP cover is to replace your employment income at the time a disability occurs.

You can continue to apply and be accepted for Death cover whilst unemployed, subject to the underwriting terms offered.

### Claim times

## 16. Is there any impact to the time it will take to review my claim?

No, claim assessment timing will not change due to COVID-19 therefore your claim will be assessed as per the usual service levels.

### Pre-existing conditions

## 17. What happens to my IP cover if I have been stood down, then return to work but am unable to continue to work due to an illness or injury that occurred prior to being stood down?

If your employment has continued whilst you are stood down, then you remain covered (subject to the conditions outlined in the earlier FAQs) and any existing conditions applicable to your cover still apply. If you joined the fund pre 1 April 2020, pre-existing condition exclusions may apply and if you joined after 1 April 2020, a 12-month pre-existing condition exclusion applies from the date cover commences.

### Definitions

For more information on insurance definitions which are both capitalised and italicised in these FAQs, please refer to the relevant insurance booklet under the 'Insurance Definitions' section located [here](#) for more information

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The insurance described here is a guide only and you should read the important information about insurance including eligibility, exclusions, terms and conditions before making a decision. Go to [clubplussuper.com.au/pds](http://clubplussuper.com.au/pds) and read the relevant Insurance Booklet (or call us on 1800 680 627 for a copy) and seek independent financial advice around this if you are unsure.

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