

## **COVID TPD Claims Initiative**

This initiative applies to existing life insurance cover and is designed to help if you:

- Were working in your normal capacity on 11 March 2020\*,
- Have had reduced working hours or lost your job due to COVID-19 since 11 March 2020,
- Become disabled as a result of an illness or injury between 11 March 2020 and 1 January 2021 inclusive,
- Have maintained your TPD cover at the time you become totally and permanently disabled, and
- Lodge your completed claim form on or before 31 March 2021.

If you meet the above criteria, on an ex-gratia basis participating life insurers will assess your claim using the applicable disability definition based on your working arrangements as at 11 March 2020.

Life insurers will confirm their participation by making a public statement on their website, including details of how they will apply the initiative.

\*When the World Health Organisation declared coronavirus to be a global pandemic.