



April 1, 2020

## COVID-19 Response and Business Updates



As the COVID-19 epidemic evolves Legal & General America continues to honor our commitment of providing excellent service to our customers. We know there are many questions that require swift answers so we have developed this communication to ensure those answers are delivered as quickly as possible. We want to help keep your business operations as normal as possible during this unprecedented time.

### **Underwriting Updates**

Effective April 1, 2020, Legal & General America has implemented new temporary underwriting guidelines in response to COVID-19. Changes include foreign travel, postponement for COVID-19 disease cases and postponement parameters for applicants over age 50 whose risk class exceeds certain rated table parameters and their risk profile includes referenced underlying chronic conditions. Please see our [Underwriting Changes](#) document for details.

### **Operational Updates**

- **Service levels** – All service levels remain on track.
- **Grace period extension** – During these extraordinary times, LGA has extended the grace period to 90 days of coverage. Any policies with premiums due from March 15, 2020 onward will be afforded a 90 day grace period. We are currently changing our bills to reflect this change. Should customers experience any hardships, please have them contact Customer Care for assistance.

**COVID-19: LGA Resource Page**

