

Protective Life Bulletin

DATE: August 3, 2021

Updated COVID-19 life insurance underwriting guidelines

Effective immediately, Protective Life has revised our temporary life insurance underwriting guidelines due to the COVID-19 pandemic with the modifications below. Note that these updates apply to:

- Fully underwritten applications (does 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).
- All new or pending cases with no final underwriting offer or outstanding underwriting requirements.

Age and rating limitations:

- We have reverted to pre-COVID-19 underwriting guidelines (no restrictions) for individuals who are 0 – 60 years of age.
- Ages 61 – 79: We will postpone coverage if individuals are rated higher than Table 4. However, we can consider coverage with:
 - Evidence of completed COVID-19 vaccination (copy of vaccination card with name, vaccine batch number and date(s) administered).
 - At least two weeks since the final injection.
 - No history of immunodeficiency, impairments requiring IVIG treatment or prednisone dependency.
- We will continue to postpone coverage on individuals who are age 80 and above.

Travel

We have reverted to pre-COVID-19 travel guidelines based on country and case-by-case consideration.

Statement of Health

We will continue to require a Statement of Health be signed on delivery for all fully underwritten coverage on any applicant, regardless of age or face amount. Note that this does 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.



Cash with application

Normal pre-COVID-19 cash with application guidelines now apply.

Reconsiderations

Any formal application previously postponed due to COVID-19 restrictions can be reconsidered upon request with a new application, updated medical records and current underwriting requirements.

Note that any case previously postponed due to our temporary COVID-19 limitations may have also been postponed due to other reasons. Upon review, your underwriter will communicate whether we can accept the applicant for coverage and if additional evidence is required.

In addition, please continue to follow our normal expiration of requirements guidelines below:

Document/Test	Age 0 – 70	Age 71+
Application	1 year	6 months
Exam	1 year	6 months
Labs	1 year	6 months
MCAS/LDCT	1 year	6 months
EKG	1 year	1 year
Inspection Report	1 year	1 year

We will use exam, lab and EKG requirements completed for another company as long as they are provided to us and do not fall outside of Expiration of Underwriting Requirements guidelines above. A completed Protective Part 1A will be required.

If you have any questions about these updated underwriting guidelines, contact your Protective Life representative.

Let's deliver on our promises. Together.

