

Frequently Asked Questions

Coronavirus and Disability Income Insurance

As we face the current developments surrounding the Coronavirus situation, we understand the concern of the American public regarding the extraordinary measures taken to prevent or limit the spread of the virus. While we hope the instructions from our government are short-term, this flyer addresses the common questions we are receiving regarding the virus and disability income insurance policies.

If I test positive for the Coronavirus, would I be considered disabled under the terms of my policy?

Contracting the virus resulting in your inability to work is one of several criteria that needs to be met when considering a disability claim. You must also be unable to work due to a diagnosed sickness for a sufficient length of time to satisfy the elimination/waiting period of the policy. Other criteria include but are not limited to:

- Is the policy definition of disability met?
- Is an attending physician certifying the disabling condition?
- Are you under the appropriate care of a physician for the condition?

Although I have not been diagnosed with the Coronavirus, my employer is closing for an unknown amount of time or I am not working in order to prevent contracting the virus, can I file a disability claim?

A disability is characterized as a diagnosed sickness or injury that prevents you from working. If you're choosing to not go to work, or you're not allowed to work under the instructions of your employer or local or federal governments, you would not meet the basic policy requirements of a disability.

I own a business and the services I provide are restricted by local or federal governments, or I've been instructed to close for an unknown amount of time. Since my business is greatly reduced/impacted, can I file a disability claim under my Business Overhead Expense policy?

This is a similar scenario to the previous question; a disability is characterized as a diagnosed sickness or injury that prevents you from working. While your business is impacted by the measures to prevent spreading the Coronavirus, the policy requirements of a disability have not been met.



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