

Our approach to COVID-19

For Members and applicants - most frequently asked questions

Are you open?

We have remained open during the pandemic to help you with all your requests and enquiries, especially if you need to make a claim.

We've successfully made the transition to work from home and we'll carry on working from home until we can safely return back to Holloway House.

You can contact us by:

- Phone [0800 0931 535](tel:08000931535)
- Email MemberServices@holloway.co.uk
- Our website also holds useful information: www.holloway.co.uk

How can I apply?

As a first step, you should contact your Adviser to discuss your income protection needs. They will discuss what you need and help you find the right income protection plan for you.

If you do not have an Adviser then you can find an Adviser close to where you live at www.unbiased.com.

What happens if I develop COVID-19 whilst my application is being processed?

You must let us know if you develop any symptoms before we offer you any income protection or before you start your plan.

Unfortunately, we would have to delay your application until you had recovered and been back at work for at least 2 months.

How will you deal with Government led distancing practices like working from home?

We'll accept your application if you are following Government advice and don't have any coronavirus symptoms and haven't been in close contact with someone who does.

Will you accept my application if I'm self-isolating?

We appreciate people are self-isolating for different reasons. We'll accept your application during self-isolation if you are working or on furlough (or similar scheme), have no COVID-19 symptoms, and hasn't been in close recent contact with someone with COVID-19 symptoms.

Otherwise, we will need to temporarily delay your application.

Will you accept my application if I'm planning to travel or have travelled?

Yes, as long as it's not against Foreign Office advice.

Has my plan changed?

We haven't made any changes to your plan since it started. Your plan will carry on providing you with valuable cover if you can't work due to illness or injury.

What happens if I'm furloughed?

Can I apply for income protection if I'm furloughed, or I am using the self-employment scheme that the Government is offering?

Yes, we're still happy to receive your application

Why are you offering income protection as I'm furloughed (or those participating in the self-employed equivalent) – surely this is seen as not working?

We want to offer you the flexibility to make a choice. Income protection is vital cover and may be needed at any time because:

- There is always a risk that you may become ill which could then make it difficult to find cover
- At some point the furlough scheme will end
- You could be asked to go back to work at short notice

It's important that you understand that whilst this financial support continues, you may not be eligible to claim the full benefit (or in many cases receive a benefit at all) as any continuing income, which would include the furlough amount, would be deducted from your claim benefit.

With this in mind you should discuss this with your Adviser to be sure when making such applications to specify when you wish your cover to start or if this is to be decided in due course.

Can I make a claim if I'm furloughed or am using the self-employed scheme?

Your income protection plan aims to provide you with an income if you are ill, or injured, and totally unable to work and therefore lose your income. You cannot make a claim because you have been furloughed, or are using the self-employed scheme, as you haven't lost your income because of illness or injury.

What happens if I cannot afford my monthly payments?

We have two different options you can use if you need to stop paying your premiums for a while.

New 3 month payment holiday option

We have introduced a new 3 month payment holiday which you can use as long as you have made 3 months of premium payments.

This 3 month payment holiday option provides you with a little more financial flexibility by allowing you a break from your monthly payments and putting the income protection cover on hold. This new option allows us to support you to keep your income protection cover during difficult times.

You can apply for a 3 month premium holiday until 15 July. **It's important to know that you won't be able to make a claim on your Plan if you get ill or injured and then can't work.**

Once your 3 month payment holiday has finished, we'll get in touch with you so you know that we're going to start collecting your monthly payments again.

The monthly payments and your income protection cover will re-start without you having to answer any health questions or fill in any forms, and we won't ask you to repay any of the premiums from your payment holiday.

How can I take a new payment holiday?

If you would like to have a payment holiday, please contact our Member Services team at MemberServices@holloway.co.uk. We'll need your full details including plan number and we'll let you know when the payment holiday will start and finish, and we'll also remind you that you won't be covered during this time.

Can my cover be restarted sooner than agreed if my circumstances change?

Yes, you can stop your payment holiday and re-start your cover at any time. Just contact us at MemberServices@holloway.co.uk and we'll take care of the rest.

What if I am already behind with my payments because of financial difficulties?

You can only have a payment holiday if your payments on your plan are up to date. We'll start the payment holiday from the 1st working day of the following month; however, this may be delayed if your payment is due to be collected shortly after your request.

What if I have had my cover for less than 3 months?

Unfortunately, you must have had your income protection plan for 3 months to use this new option.

What if I try to claim during the payment holiday?

When you have a payment holiday your income protection cover isn't in place, so this means you can't make any claims.

If you restart your cover and then claim for an illness or injury that happened whilst you were having a payment holiday, your claim won't be accepted as your cover wasn't in place at the time.

What happens if I don't re-start my payments after the payment holiday?

If you tell us that you don't want to restart the cover then we'll cancel your plan. If you would like to keep your income protection plan and want to talk about other options available to you then please call us on **0800 0931 535**.

Our existing payment holiday feature (also known as a 'Career Break' option)

This allows you to temporarily stop your cover whilst you follow other activities such as raising a family, study, travel or have been made redundant. You can take this payment holiday at any time after you've had your plan for over 3 years.

You can take a payment holiday for up 6 months during any 12 months. Payment holidays can be in place for up to a total of 24 months whilst you have your plan. Once your payment holiday finishes there won't be any health questions or other forms to fill in.

For the 'Career Break' option, our conditions currently say you can't claim again until you've been back at work for 3 months. To make it fair to all of our Members, if you are currently taking a payment holiday then we are waiving this rule. This means that you can make a claim once your cover has been restarted. Your cover will be reinstated once your payments restart.

How will you support me?

How do I make a claim?

There are 2 ways to start the claims process.

The quickest and easiest way you can make a claim, so we know about it as soon as possible, is to fill in the “claim notification form” on our website at www.holloway.co.uk/members/claims. Please fill in the form with the details needed, and click on the “send notification” button.

One of our experienced claims specialists will then call you at a time that is convenient to you and talk through the information that we need to start your claim.

If you would prefer to speak to someone to start a claim, please call us on **01452 782 754**. We're open from Monday to Friday, 9.00am to 5.00pm.

Is my cover still valid if I am diagnosed with COVID 19?

It is important to remember that claims will be considered on plans if you become ill, for any reason, and as a result are totally unable to work and have suffered a loss of income. If you are diagnosed with COVID 19, and are unable to work and so have lost your income, then your claim will be assessed in the same way as any other condition.

If you started your Plan after 13th March 2020 it may include a COVID-19 exclusion – please review your Plan documents to check, or call us and we will let you know if this applies to you.

Can I make a claim if I have self-isolated because of Government or medical advice?

Our plans do not cover self-isolation. If your employer has sent you home because their company cannot work during the coronavirus outbreak, then unfortunately you cannot claim on your income protection plan. Your plan only covers loss of income when you have been unable to work because you have been ill.

If you are self-isolating and lose income because you are too unwell to work, then we'll consider your claim as usual.

Can I claim if I have a positive COVID-19 test?

If you have lost income because you haven't been able to work due to your illness, your claim will be reviewed as usual.

What if I think I have COVID-19?

You should contact us so that one of our Claims Specialists can speak to you about your symptoms. To be able to claim on your plan for COVID-19, you will have to be totally unable to work and also have suffered a loss of income because you couldn't work due to your illness.

Can I claim if I'm unemployed?

Unfortunately, if you are unemployed you won't be able to claim on your Plan because your Plan covers you for illness and injury if you can't work, it doesn't cover loss of income because you haven't got a job. If your circumstances have changed we recommend you speak to your Adviser to check you still have the right type of cover in place.

What other support can you offer me?

We are here to support you at all times.

If you or your family are worried or uncertain about anything, we offer an assistance programme operated by CareFirst for you or your family. CareFirst have British Association for Counselling and Psychotherapy (BACP) accredited counsellors and Citizen Advice trained information specialists, and also offer an interpreter service in 150 languages. They can be contacted on 0800 484 0818, 24 hours a day, 365 days of the year.

We're proud to have an award-winning claims service and we'll support you through every step of making a claim and help you get back on your feet if you become ill or injured and are unable to work.

During the claims process our support is provided by tailoring your experience based on your specific needs - this could include:

- Working exclusively with our specialist team of experienced claims assessors
- Having a clinical review may help to speed up the claims decision. This could include a review with a Nurse by phone or video conference to offer early support, treatment and rehabilitation, so avoiding waiting for medical reports or for you to see your Doctor
- Our claims specialists may offer you additional support from our partners who are specialists in managing sickness and rehabilitation.

