

# Coronavirus Update

This page is for Financial Advisers - if you are a Member or looking to apply for income protection, [please click here](#).

Page updated at 08:00 Monday 9 November 2020

## Holloway Friendly Approach to COVID-19 – For Financial Advisers

[Click here](#) Opens in new window for our updated FAQs or see below for an overview of our approach. Our previous updates have been archived and you can find them [here](#).

### Are you open for business?

We're open to receive new applications.

Our active product range is available on your usual portal.

We're also ready to deal with enquiries or requests from you about your clients existing plans.

Please speak to your usual contact if you need any help with anything.

We're open from 9.00am to 5.00pm, Monday to Friday.

### Are there any specific COVID-19 related changes?

For a short time we withdrew some of the options on our plans. Some of these options are now available, please check your usual portal for more information.

From 13 March 2020 all our plans with a 1 week deferment period have been written with a "coronavirus exclusion" and from the 17 March 2020 plans with a 4 and 8 week deferment period were also written with a "coronavirus exclusion" so any claim caused by COVID-19 would be excluded.

We're unable to accept new applications if your client is currently furloughed or are using the self-employed scheme.

## What are you doing to help my clients?

Earlier in the year, we launched a temporary payment holiday option to help Members who were financially impacted by Coronavirus. We previously extended this to allow Members to take a payment holiday up to and including October's premium.

But we know that life still isn't back to 'normal' for many people so we wanted to continue our support, and have decided to extend this payment holiday until the end of January 2021.

Our "payment holiday" means your clients can temporarily stop paying their monthly payments if they are having financial difficulties, but they won't have any income protection whilst they take a payment holiday.

The conditions of our payment holiday are still the same:

- Your clients can use the "holiday" after they've been paying for their plan for at least 3 months
- **During the payment holiday your client won't be able to make a claim.**
- If your client uses the payment holiday for less than 6 months, there will be no health forms to fill in. However, if they use the payment holiday for more than 6 months, they will need to complete a Declaration of Health form which we will review before we can restart their cover. If this happens and your client's health has significantly changed during the payment holiday, we may either have to limit their cover or may not be able to restart their cover. This would only apply to anyone extending their existing payment holiday beyond November.
- All payment holidays will finish in January 2021. Your client's payments and cover will re-start in February 2021.

This benefit is in addition to the Career Break Option that is already part of our plans.

## How can my clients make a claim?

We are here for all your clients who need to claim.

There are 2 ways your clients can make a claim:

1. With your support they can complete the "claim notification form" on our website [www.holloway.co.uk/members/claims](http://www.holloway.co.uk/members/claims)
2. If they prefer to speak to someone, they should call us on 01452 782 754. We're open from Monday to Friday, 9.00am to 5.00pm.

## How will you support my clients?

Our support is tailored to your client based on their needs and could include:

- A clinical review with a Nurse by phone or video conference.
- Putting your client in touch with our partners, who offer counselling and rehabilitation in many areas or who have specialist Nurses who can support your client through their illness or injury

Care first is our support service for Members and their families. It can be used at any time without making a claim. Care first are open 24 hours a day, 365 days of the year. They have British Association for Counselling and Psychotherapy (BACP) accredited counsellors and Citizen Advice trained information specialists, and offer an interpreter service in 150 languages.

**You can find further information with our [updated FAQs here](#)Opens in new window.**  
This page is up to date as at 09/11/2020.