

APRIL 6, 2020

Update to SBLI's Response to COVID-19

SBLI continues to closely monitor the COVID-19 pandemic on a daily basis, and we will provide you with underwriting and operational updates as things change.

Important Note: This reflects an update to our March 26, 2020 communication.

UNDERWRITING OPERATIONS UPDATE

There continues to be no disruption to our business processing operations in Underwriting and New Business. We have taken action to ensure that we continue to underwrite and process new applications, claims, and other payments on schedule and as quickly as possible.

In regards to our Underwriting updates, please note the following guidelines. Effective April 6, 2020:

- Any proposed insured who has recently returned from any country listed on the CDC website will be postponed for 30 days immediately following their return and must show no signs or symptoms of COVID-19 or positive test results. Any proposed insured with future travel to any of these countries will be postponed for 30 days after they return and must show no signs, symptoms, or positive COVID-19 test results.
- A statement of health will be required on all cases going forward on policy delivery and must be signed and returned.
- Until further notice, we are temporarily suspending taking cash with an application to bind coverage under the Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement.
- We still have no plans at this time to make any changes to our Accelerated Underwriting program parameters.

CUSTOMER SERVICE/PAYMENT PROCESSING

- SBLI is continuing all billing and premium payment processing as quickly as possible. This includes ACH and Lockbox processing.
- SBLI is also providing leniency for all overdue premium payments, extending the lapse date by 60 days from the paid-to date. This applies to all 50 states.

VENDOR INFORMATION

- **Tele-meds:** The tele-med interview service from our vendors is continuing as usual and remains up to date.
- **Medical records:** We are continuing to receive medical records daily from our medical retrieval vendors, but we are monitoring any facility closures. If we are unable to obtain records, we will review submitted applications on a case-by-case basis.
- **Laboratory Processing:** Our laboratory processing is up to date and business is continuing as usual.
- **Exams:** Our paramedical examiners are continuing to operate and have safety protocols in place. They are managing and assigning cases, updating status records, and answering phones and responding to questions. Their overall operations continue to be challenged with exam completion in certain localized markets and have had to suspend services in certain areas, such as Vermont.

E-POLICY DELIVERY SYSTEM

We are continuing to evaluate our policy printing and mailing service; and in the interim, we strongly encourage the use of our e-policy delivery system. This enables the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact. If you'd like your agency to be set up or if you need any additional information or training on our e-policy delivery system and process, please contact our Brokerage Sales Desk at 1-888-224-7254 (option 1) or email brokerage@sbli.com for assistance with this.

If you have any questions, please contact us at 1-888-224-7254 (option 1) or email brokerage@sbli.com.

Thank you for your business.