

COVID-19 Response and Business Updates



Temporary COVID-19 Underwriting Guidelines are being cancelled

Last year, Legal & General America implemented temporary underwriting guideline changes due to the COVID-19 pandemic. As new data evolves, we're taking steps to reinstitute our pre-COVID underwriting guidelines.

New Age* and Risk Profile Postponement Parameters

Full consideration based on pre-COVID underwriting guidelines for **all ages**. We will continue to postpone for new COVID diagnosis based on exposure and clinical severity.

*Age is defined as age nearest birthday

Reconsideration Process

If you would like us to reconsider a previous case that was postponed due to our COVID Temporary Underwriting Guidelines, you may now send for reconsideration.

Any case that was previously postponed for COVID may have also been postponed due to other medical information. Upon review, we will communicate if we will accept your applicant for reconsideration and what additional evidence may be required. Any case postponed within the last 10 months can be reopened by your underwriter. Additional medical requirements may be required after re-review.

For additional transparency, we've included a list of situations and medical impairments (admitted or discovered) that are declined or postponed to help assist you with your field underwriting. [Click here](#) to see the list including full details of changes. The advisor [COVID-19 Response page](#) has also been updated.

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