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COVID-19 UPDATES

Important Note: This builds upon our prior updates. [Click here to view these.](#)

SBLI stands with you during these challenging times, as we continue to closely monitor the COVID-19 pandemic and its impact to our industry and business. In an effort to provide the most recent update, please note the following with immediate effect:

Underwriting Operations Update

- Positive COVID-19 cases are still being postponed for 30 days after resolution of symptoms and back to normal physical activity. Cases that are more severe and require hospital admission will most likely require a longer postponement period, depending on the severity.
- A statement of health is still required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue. Our e-Policy delivery system helps to support this process as it allows the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.
- SBLI has reactivated binding coverage with a Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement. This option has been updated on our drop ticket platforms.
- SBLI has also reactivated our Upsell Program, which provides increased coverage options at the time of offer, for all eligible customers with no additional underwriting requirements. The Program includes our increased face amount maximum of \$750,000 in our Accelerated Underwriting process.

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- For cases aged 59 or younger:
 - Table 6 or better: Applications accepted
 - Table 7 or higher: Applications postponed until further notice
- For cases aged 60 or older:
 - Table 2 (150%) or better: Applications accepted
 - Table 3 or higher: Applications postponed until further notice

Foreign Travel Update

- Travel plans to a country with advisory Level 1 or 2 are acceptable, subject to answers on Covid-19 questions indicating no symptoms, positive test, or self-isolation.
- Travel plans to a country with advisory Level 3 or 4 will continue to be a postpone until 30 days after return with no COVID-19 symptoms, positive test, or self-isolation.

Vendor Information

Electronic Health Record Update:

- We continue to utilize electronic health records as an option when medical records are required. We have piloted both Human API and MIB sources and continue to try and use this information. If distribution has access to obtaining any electronic health records, we are willing to review if submitted. If additional information is required, SBLI has the right to request a traditional APS.

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

Thank you for your continued partnership and business.

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