



# THE COMMUNICATOR

Unique Ideas for Unique Risks

## COVID-19 Era Sales and Business Practices

By Joe Russo



Americans are reeling from what is taking place in the world. The very contagious and dangerous COVID-19 virus has landed in the U.S. and has spread quickly, far and wide, forcing everyone to practice “social distancing” and now several state governments to require citizens to “shelter in place.” Our daily routines are having to change, but hopefully just for the immediate future. No matter how prepared for this viral pandemic we Americans are or not, none of what is going on out there is comfortable and millions are scared.

But life can't completely pause for this tragedy, and business must be transacted to at least a semblance of what we are used to – otherwise we ultimately face economic recession or even another depression. This disease, however, has created great roadblocks in business flow and continuation. With regards to life, health and disability insurances, prospective clients are expressing serious concern over being medically examined by unfamiliar sources as well as having paramedical staff entering their homes or places of business at the risk of spreading Coronavirus.

In this time of great uncertainty and fear, Petersen International is able to offer your clients a wonderful, comforting portfolio of “zero contact” insurance products that don't require any physical exams, blood draws or urine samples. Furthermore, applications and underwriting processing can take place electronically, over email or fax without the need to handle original documents back and forth between parties. Digital processing of these insurance products allows for peace of mind and safety for your clients and for you the advisor.

Regarding disability insurance, our underwriters are willing to offer those who wish not to be examined at this time with own-occupation “accident only” disability coverage with the option to add “sickness” coverage at a later date when the client becomes more comfortable with having a paramedical exam.

On the life/personal accident side, we offer standalone accidental death insurance which requires simply a one-page application, as well as the very popular Failure to Survive series of simplified-issue term insurances (key person, business loan, buy/sell) that also offer non-contact application processing and quick underwriting without any intrusive exams or labs.

Regarding medical insurance offerings, none of the Petersen products require examination including the Bridge Plan for seniors and the Accident Only Major Medical Plan. Our international medical products,

the USAway Plan for those living abroad and the International Major Med for non-residents living in the U.S., boast policy application, issuance and delivery through a completely digital online platform.

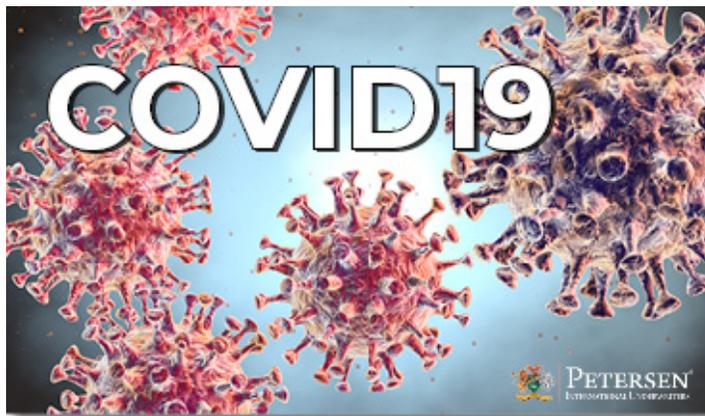
At this time, we are also suggesting to our clients and advisors the option of electronic delivery of all insurance policies. If customers are wanting physically mailed copies of their policies, we can continue to accommodate that as well.

Petersen International Underwriters is working to make this uncertain period as unobtrusive for your clients and for your businesses as possible. These are trying times for all of us, but we promise to maintain mostly usual business practices and make proper adjustments where needed. Please stay safe, and let us know how we can help.

## IN PAST ISSUES

### Outbreak 2020

By Joe Russo



Panic, whether premature or not, has certainly set-in here in California. My wife and I attempted to do our grocery shopping the other night to pick up some household essentials for the week, and I was flabbergasted at what I witnessed. I had heard rumors from friends and others in the office about bare shelves and long lines, but I didn't comprehend the extent of the situation until I saw it with my own eyes.

We visited three national chain stores and found paper good aisles bare, canned good aisles bare, frozen food aisles bare and cleaning supply aisles bare. Check-out lines wove through the store interiors. Mass hysteria for toilet paper has hit our city of Valencia, and no one really knows how long it will last. We also received word on Friday of the first confirmed case of Coronavirus at our local hospital followed by two more over the weekend. [Read More](#)



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