

COVID-19 coronavirus response

As the COVID-19 coronavirus continues to dominate news cycles, senior leaders at Legal & General America have been monitoring the developing situation. At this time, we are taking necessary business actions, including the following new guidance on underwriting submissions for applicants planning travel to or from certain regions. We will continue to update you as the situation evolves and stand ready to support your business. Here is our current guidance:

For applicants with planned future travel:

- At present, we will postpone consideration of all submissions on applicants planning to travel to China and any country with a U.S. State Department level 3 or 4 advisory or Centers for Disease Control (CDC) Travel Health Notice until 30 days following their return.
- Applications signed in states that have underwriting restrictions on planned future foreign travel will be considered on an individual basis.

For applicants who have recently completed travel:

- Persons returning from China and any country with a U.S. State Department level 3 or 4 advisory or CDC Travel Health Notice, will be asked during the underwriting process about any illnesses—specifically about fever, cough, and shortness of breath and may be required to sign a Good Health Statement and wait 30 days following their return.

How Legal & General America is responding:

- Following guidance and recommendations from CDC, World Health Organization and local departments of health.
- Sharing precautions and general tips with employees on how to reduce their risk and protect others.
- Suspending international business travel for all employees until further notice.

- Requiring employees to self-quarantine and work from home if they travel to areas with large, known outbreaks.
- A task force is reviewing business continuity and crisis plans to ensure an integrated response as well as determine protocols and strategies for case investigation, prevention and spread.
- Monitoring the situation in real-time and sharing updates as it evolves.

For any underwriting questions regarding this announcement, please contact your underwriting manager.

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