



MLC Life Insurance has activated its business continuity plan. The plan identifies and actively manages risks resulting from COVID-19, with the goal of minimising service disruption for advisers and licensees. We will provide updates as circumstances change.

Business preparedness

MLC Life Insurance business operations are presently operating as normal however a reduction in service levels is expected as we adjust to new ways of working. We have mature remote working capabilities and are progressively scaling up work from home arrangements. We currently have around 80% of employees working from home, though all members of our retail distribution team are working remotely now around the country.

We are in regular communication with our own suppliers to ensure critical enabling services and infrastructure are not disrupted.

Service delivery

In respect of key services for you and your clients:

- **Claims.** Our claims function continues to receive and assess claims as efficiently and accurately as possible, despite the challenging environment. While our BCP is intended to support continued claims management operations, some delays in processing claims will be unavoidable. In particular we consider it likely we will experience delays obtaining medical information and examinations, as providers prioritise care for ill people over the fulfilment of insurance related tasks. We ask for your patience if you experience any delays.

Importantly, we can confirm there are no specific exclusions for COVID-19 that would affect the way we assess claims, nor are there any additional exclusions on new lives insured under the terms of our policies due to COVID-19. We have also set up a dedicated FAQ addressing coverage related COVID-19 questions for your clients, which can be found at www.mlcinsurance.com.au/coronavirus.

- **Underwriting.** Our Underwriting team has adopted two new processes to address COVID-19 risks:
 - We have introduced new underwriting questions to ensure we identify any applicant who has been exposed to COVID-19. Customers who apply via our digital underwriting tool, either online or by tele-underwriting, will be asked additional questions as part of the personal statement.
 - We are postponing assessment of high-risk customers for a 30-day period. Further information on this can be found on our website - www.mlcinsurance.com.au/coronavirus.

Our engagement with you

All MLC Life Insurance key contacts remain accessible via email, phone and virtual meeting technology, so please reach out if you require any support. Should a contact become unavailable for any reason we will inform you and provide an alternate point of contact.

Face-to-face meetings, site visits and any events scheduled to be held in all our offices will be postponed or moved online until further notice.