

Covid-19 and your Insurance with AIA

We understand that the current global uncertainty caused by COVID-19 (Coronavirus) might leave you with some questions about your insurance with Sunsuper. This flyer is designed to help answer some questions you might have and to ease any uncertainty you may be feeling.

Key points

- There are no pandemic exclusions in place as a result of COVID-19
- If a Sunsuper member was to pass away as a result of COVID-19, their insurance claim will be assessed as per normal conditions
- If you have been diagnosed with COVID-19 (Coronavirus) and are unable to work due to this illness, and lodge a claim, it will be assessed as per normal conditions.
- If you do not have insurance cover in place, and wish to apply for cover now, the insurer will ask you some additional questions about your recent travel and employment status. Your answers to these questions may affect your eligibility to apply for cover right now.
- If changes have been made to your employment as a result of the COVID-19 (Coronavirus) Pandemic, and you have not ceased work due to an illness or injury, you cannot claim against your insurance. If you have been significantly financially impacted by COVID-19 you may be eligible to [apply to the ATO for early access to your super](#)

What if I've have been diagnosed with coronavirus, can I claim on Income Protection?

The team at Sunsuper understand that this must be an extremely difficult time right now and we hope you can recover quickly.

You may be able to claim on Income Protection to help you through this period if you already have Income Protection cover in place and are **unable to work due to this illness**. There are no exclusions applied specifically in relation to COVID-19, however, your eligibility to claim will depend on your personal circumstances.

What if I'm on Unpaid Leave, can I claim on Income Protection and how would my benefit be calculated?

You may be able to claim on Income Protection to help you through this period if you already have Income Protection cover in place and are **unable to work due to this illness**. Eligibility to claim will depend on your personal circumstances. The salary used to calculate your benefit will be your salary in place on your last day of work prior to beginning of your unpaid leave period.

Does my Income Protection cover continue while I am on Employer Approved Leave?

Your Income Protection cover will stop after you have been on Employer Approved Leave (Paid or Unpaid) for 24 months. You can reapply for cover upon returning to work. Evidence of health satisfactory to the insurer will be required before cover can restart from the date accepted by the insurer.