



COVID-19

FREQUENTLY ASKED QUESTIONS LIFE OPERATIONS

GENERAL FAQs

Q. ARE FAMILY GUARDIAN OFFICES OPEN?

A. Family Guardian offices are open from 9am to 4pm every weekday effective Friday, May 1. However, we still encourage our customers to continue using online bill payment options where possible.

Q. HOW CAN I MAKE PAYMENTS?

A. We appreciate that during this time you want to ensure that your policy(ies) remain current; therefore, we would like to make you aware of our various payment options:

- Online payments are available through the following institutions:
 - Scotiabank
 - Royal Bank
 - CIBC First Caribbean
 - Commonwealth Bank
- Cheques can be placed in the drop box in the front of the Financial Center, East Bay and Church Streets, Nassau. Any new post-dated cheques can also be placed in the drop box at the Financial Center in an envelope noting that the cheques are posted dated. Policy number(s) should be noted on each cheque.
- Credit card payment requests can be made through your agent who can facilitate the same.

- For those clients who have existing pre-authorized methods of payment (I.E. Pac) in place, they will be processed as normal.

Q. IF I PREVIOUSLY PAID MY POLICY VIA SALARY DEDUCTION BUT I HAVE NOW LOST MY JOB, WHAT RECOURSE DO I HAVE?

A. The Policy Owner is encouraged to pay using the various payment channels provided by Family Guardian.

Q. HOW CAN I DETERMINE THE AMOUNT THAT IS DUE ON MY POLICY(IES)?

A. Please contact your Personal Agent or our Client Service Hotline at 396-1398 to get details.

EMERGENCY ORDER FAQs

Q. WHAT IS THE GOVERNMENT'S POSITION ON PAYING INSURANCE PREMIUMS, AND WHO QUALIFIES FOR DELAYED PAYMENTS?

A. Please click this link: www.familyguardian.com for the EMERGENCY POWERS (COVID 19) (NO.2) POWERS, 2020 Section 8 (related to the payment of insurance premiums. In summary, the Order applies only to those individuals (not companies or groups) who:

Cannot pay:

a. as a result of having been terminated as a result of the Emergency Order and COVID -19 precautions.

Or

b. are unable to access electronic or any remote means to pay.

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- A.** Therefore, anyone who before the Emergency Order paid online or who has the ability to pay online or through remote means, and has not lost their employment as a result of the Emergency Orders, should honor their contractual commitments.

Do note that Family Guardian has additional payment options – please contact our Customer Service Hotline at 396-1398 for more information.

Furthermore, the order is not a waiver, but a deferral. This means that payments must be made either now or in the future in order to keep policies in force. Your agent or Customer Service Representative can provide additional information on your payment options and arrangements. Contact us at our hotline at 396-1398.

Q. WILL I STILL BE COVERED IF I AM UNABLE TO PAY MY INSURANCE?

- A.** Only individuals protected under the Emergency Order will be covered up to 60 days after the Order is lifted, during which time their policies will not lapse.

All other individuals and groups must adhere to their contractual commitments which do allow 31 days grace for payment, during which time they are covered.

Q. HOW DO I MAKE A CLAIM IF I AM UNEMPLOYED AND HAVE NOT MADE ANY PREMIUM PAYMENTS?

- A.** For those individuals protected under the Emergency Order, if your policy is in benefit at March 17, 2020 and you are unemployed you can submit your Claim Forms as well as proof of unemployment at fgclaims@familyguardian.com.

Q. WHAT HAPPENS AFTER THE 60 DAY PERIOD?

- A.** If outstanding premiums are not paid within the 60 day grace period immediately following the Emergency Order being lifted, the policies will be out of benefit. The insured will be required to apply for reinstatement which includes proof of insurability.

Q. ARE GROUPS AND COMPANIES ELIGIBLE FOR DEFERRED INSURANCE PREMIUM PAYMENTS UNDER THE EMERGENCY ORDERS?

- A.** No, groups and companies are not eligible under the Emergency Orders for deferred payments.

Q. HOW WILL I BE NOTIFIED WHEN THE DEFERRED PERIOD HAS EXPIRED AND I AM REQUIRED TO PAY?

- A.** The deferral will end 60 days after the emergency order is lifted. All premiums owed must be paid before the end the 60 days grace.

Q. ARE THERE ANY LATE FEES, INTEREST, OR OTHER CHARGES ASSESSED TO MY POLICY DURING THE DEFERRAL PERIOD?

- A.** No.

Q. ONCE THE GRACE PERIOD IS LIFTED, AM I REQUIRED TO PAY THE ENTIRE BACK PREMIUMS AT ONE TIME IN ORDER FOR MY POLICY TO REMAIN IN FORCE?

- A.** Yes, all premiums become due at the end of the grace period.

Q. DOES THE ORDER RELATE TO SELF EMPLOYED INDIVIDUALS?

- A.** Yes, sole proprietorships are considered individuals.

QUESTIONS RELATING TO CLAIMS AND OTHER BENEFIT PAYMENTS (i.e. Policyholder Bonuses):

Q. HOW CAN I SUBMIT A DEATH CLAIM?

A. You can contact your agent or visit our website, under 'Resources' choose 'Forms & Downloads,' complete the relevant forms and email the information to fgclaims@familyguardian.com.

Q. HOW CAN I SUBMIT A SICKNESS & ACCIDENT OR HOSPITALIZATION CLAIM?

A. Please contact your agent or call our hotline at 396-1398.

Q. IF I SUBMITTED A CLAIM PRIOR TO CLOSURE OF OFFICES, HOW CAN I GET AN UPDATE ON THE STATUS OF THE CLAIM?

A. Please contact our hotline at 396-1398.

Q. HOW CAN I APPLY FOR A LOAN OR WITHDRAWAL OF DIVIDENDS OR WITHDRAWAL FROM MY ANNUITY?

A. You can contact your agent or visit our website, under 'Resources' choose 'Forms & Downloads,' complete the relevant forms and email the information to fgclaims@familyguardian.com. You can also contact us at our hotline at 396-1398.

Q. CAN I HAVE MY BENEFIT PAYMENTS WIRED TO MY ACCOUNT? IF SO, WHAT IS THE PROCESS?

A. Yes, please contact your agent or our hotline at 396-1398.

Q. HOW CAN I APPLY FOR A SURRENDER OF MY POLICY?

A. You can contact your agent or visit our website, under 'Resources' choose 'Forms & Downloads,' complete the relevant forms and email the information to fgclaims@familyguardian.com. You can also contact us at our hotline at 396-1398.

Q. CAN YOU TELL ME THE CASH VALUE OF MY POLICY?

A. Please contact your agent or our hotline 396-1398 for assistance.

Q. IF I AM DUE A POLICYHOLDER BONUS CHEQUE, HOW CAN I COLLECT?

A. Please contact your agent who will be happy to assist. You can also contact our hotline at 396-1398.

Q. I NORMALLY RECEIVE MY BONUS CHEQUE IN MARCH/APRIL AND I USE THAT TO PAY MY INSURANCE. CAN I APPLY MY BONUS TOWARDS MY PREMIUMS, AND IF SO, HOW CAN I ARRANGE TO HAVE THIS DONE?

A. Yes, this can be done. Please contact your agent who will be happy to assist. You can also contact our hotline at 396-1398.