

COVID-19 (CORONAVIRUS)

Frequently asked questions (Last update: March 17, 2020)

The answers provided in this document are for information purposes only. In the event of a disparity between these frequently asked questions and your individual insurance policy, the latter will take precedence.

The purpose of this document is to provide answers to questions you may have about the COVID-19 pandemic in relation to your individual insurance coverage, and to provide information about the exceptional measures that iA Financial Group is taking during this time. We are continuing to monitor this situation and will keep this document up to date as the situation evolves.

CRITICAL ILLNESS INSURANCE (INDIVIDUAL)

Q Is a COVID-19 infection diagnosis an illness eligible for critical illness insurance?

A This diagnosis is not a covered illness because it is not included in the definition of eligible illnesses in the policy.

DISABILITY INSURANCE (INDIVIDUAL)

Q Is a COVID-19 infection diagnosis an eligible cause of disability for disability insurance?

A If an insured person receives a diagnosis of COVID-19 infection, he or she will be considered disabled and eligible for disability insurance just like any other medical leave, in accordance with the disability clauses stated in the policy. The normal waiting period applies.

Q Is quarantine related to COVID-19 an eligible cause of disability for disability insurance?

A Being placed under quarantine is not considered an eligible cause of disability. No form of quarantine, whether preventative, self-imposed by the insured person or imposed by his or her employer, will be considered an eligible cause of disability. The insured person will not be considered disabled, nor eligible for disability insurance benefits.

To this effect, we encourage employers to promote accommodation measures as well as telework. Please see the most up to date information from the government of Canada regarding expansions of the [Employment Insurance program and the Work-Sharing program](#) designed to support Canadians under quarantine.

The Canadian government has also announced [special measures to support Canadian businesses](#).

There are therefore several governmental accommodations in place to safeguard economic resilience; the government is also considering income support for those who do not qualify for EI sickness benefits. To stay informed of all the latest developments, please [visit the federal government website](#).

HOSPITALIZATION BENEFITS IN CASE OF ILLNESS (INDIVIDUAL)

Q Is hospitalization due to a COVID-19 infection diagnosis eligible for hospitalization benefits in case of illness?

A If an insured person is hospitalized for a period of over 18 hours due to an illness, he or she will be eligible for hospitalization benefits in case of illness. However, this stay will not be eligible if the coverage in force is for hospitalization benefits in case of accident only.

Quarantine or any stay in a medical facility that is not a hospital will not be eligible.