

Announcement - March 2020



Important Update: **Coronavirus Information**

Following the news that Coronavirus (COVID-19) has now spread to more than 140 countries or territories including the USA, UK and some African countries we understand that people are concerned about whether their Atlas Life policy will continue to cover them.

We would like to reassure all our clients that there are no exclusions with regards to Coronavirus on any of our life, critical illness or disability products. This means that cover remains intact and we will continue to pay all valid claims should a policyholder be diagnosed with a condition which meets the policy terms and conditions.

The World Health Organisation (WHO) and National Institute of Communicable Diseases (NICD) continue to provide valuable insight and updates regarding the virus and how it is spreading globally and their dedicated websites are a great source of information.

Coronavirus spreads when an infected person coughs small droplets packed with the virus into the air. These can be breathed in or can cause an infection if you touch a surface they have landed on.

The main symptoms are a fever followed by a dry cough and fatigue and can also include muscle aches, nasal congestions and sore throats. Data so far collected shows that the majority of people around the world who have contracted the virus suffer mild flu like conditions.

There will be people who are at a higher risk of contracting the virus and where the symptoms may be more severe. Any person who has a compromised immune system, such as an elderly person or people with chronic health conditions or lung problems, would be at a higher risk.

It takes up to five days on average to start showing the symptoms and the WHO currently state that the incubation period lasts up to 14 days. Their current advice to minimise your chances of contracting coronavirus are:

- Wash hands frequently with soap and water or use a sanitiser gel
- Catch coughs and sneezes with disposable tissues
- If you do not have a tissue use your sleeve
- Avoid touching your eyes, nose and mouth with unwashed hands
- Avoid close contact with people who are unwell
- Reconsider your travel arrangements, especially to countries where outbreaks of the virus have been reported
- Seek out credible sources of information, such as the WHO, as misinformation is more prevalent than ever before

Atlas Life will continue to monitor the situation in conjunction with our reinsurers, Swiss Re and Reinsurance Group of America and in accordance with the guidelines as set out by The World Health Organisation and The National Institute for Communicable Diseases (NICD) and we will continue to keep you updated.