

Coronavirus COVID-19 Customer Q&A – PAIIC Individual Cayman Islands

Policy Coverage

1. Who are the contact persons for the offices?

Name	Phone#	Email Address
Lester Rouse	1 (345) 925-8262	lrouse@paligagent.com
Chaka Garcia	1 (345) 929-8406	cgarcia@palig.com

2. Will Pan-American's Individual Life Insurance policies cover Coronavirus COVID-19?

Unless your Individual Life Insurance policy has an exclusion clause relevant to epidemics and an epidemic has been declared by the Ministry of Health, you will be covered subject to the terms and conditions of your policy contract. Generally, Pan-American's Individual Life Insurance policies do not contain such exclusions, but you are kindly asked to refer to the specific terms and conditions outlined in your policy contract that apply to you.

3. Will Pan-American's Individual Personal Accident policies cover Coronavirus COVID-19?

Individual Personal Accident Policies by their nature generally cover accidental loss as opposed to sickness, as such, several of Pan-American Life's Individual Personal Accident policies contain either an epidemic exclusion or an exclusion for loss caused by infections or diseases. Where such exclusions are not applicable, some Individual Personal Accident policies carry a waiting and/or elimination period, which may apply to disability and hospitalisation (including convalescent care) benefits. You are therefore kindly asked to refer to the specific terms and conditions outlined in your policy contract that apply to you. Alternatively, you may contact any one of our Pan-American team members to assist you.

4. If I am diagnosed with Coronavirus COVID-19, will it prevent me from obtaining Individual Life coverage in the future?

No, there will however be a postponement period of one (1) month from the last date of treatment and/or symptoms, after which your policy of insurance can be underwritten or become effective.

5. If I am overseas and contract Coronavirus COVID-19, will my life insurance policy cover it?

This depends on the type of policy you have; that is, if your policy does not specifically exclude epidemics, you will be covered. Please note however, that policy benefits may be subject to specific waiting and/or elimination periods.

6. Is there a special number to call to discuss Coronavirus COVID-19-related questions as it pertains to life my coverage?

You may visit our website, www.palig.com or contact your Pan-American Life agent via telephone at 1 (345) 925-8262, to address any questions you may have relevant to your life insurance coverage with Pan-American.

7. Now that Pan-American's offices are closed, how can I pay my premiums?

For clients that typically pay by card, cheque or cash, you can contact any one of our Pan-American team members listed above at which time we can recommend the best option for you to make your payment. All receipts will be printed and dispatched to our policy owners. In addition, we have implemented remote working arrangements to process payments received with minimal impact to the current turnaround time.

8. Can Policy transactions be conducted without coming into the office?

You may contact your agent to facilitate the completion and submission of any requisite forms for transactions or service requests.

9. If I normally pay premiums over the counter and I am quarantined due to the Coronavirus COVID-19, will there be any extension of the grace period to pay my premium?

We have implemented an extension of our grace period up to 90 days for our Traditional Life and Personal Accident Policies only; policies will not be lapsed during this period.

10. Will claims turnaround times be affected?

No, at this point there is minimal to no disruption in expected claims turnaround times.

11. Has Pan-American put measures into place, to ensure that service is not disrupted during this time?

Yes, we have implemented measures to ensure minimal disruption to service continuity during this period. Presently, our team members continue to work remotely in accordance with the Shelter in Place Regulations. We have taken all measures to ensure that our team members have everything needed to continue to assist you and do their jobs securely and effectively.

12. Can I expect the same level of service during the next few weeks?

We are aiming to continue to provide efficient service to our clients. However, for financial transactions (loans, dividends, refunds, etc.), there may be a delay in the turnaround time for customers to receive their cheques, as such, we encourage you to utilise the ACH facility.

13. What additional measures is Pan-American taking to ensure that customer spaces are properly sanitised?

Once the current Shelter in Place has been lifted and we are able to re-open our office, all customer interfacing areas will be regularly sanitized throughout the day. Hand sanitizer will be available at our reception area and all customers will be required to wear a mask when entering our office. We will also limit the number of persons gathering in our reception area to no more than two (2).

NB

The information provided in this Q&A is current as of May 13, 2020.