



EQUITABLE

BULLETIN

Life Business

- New
- Update

Category

- Products
- Underwriting
- New Business
- Marketing
- Compliance/Legal
- Miscellaneous

Channel: Independent

Bulletin number: AD21-0402 (April 2, 2021)

Subject: COVID-19 vaccine and virus underwriting questions answered

Main message: Equitable continues to monitor and assess the COVID-19 pandemic. With the recent introduction of vaccines, we are committed to:

- Delivering on our promises and supporting the needs of you and your clients
- Continuously assessing developments and monitoring the latest data, studies, and CDC recommendations to guide any decisions.
- Keeping you informed of any changes with transparent communications.

We have received questions on the COVID-19 vaccines and any potential impact they may have on our underwriting decision and payment of life insurance claims. Please review the following information in response to those inquires.

Question: Does the applicant's vaccine status have any impact on the underwriting assessment?

Answer: Underwriting assessments are not impacted by an applicant's COVID-19 vaccination status.

Question: Are there any rules or provisions on policies due to the virus or vaccine?

Answer: There is no policy language in any of our policies that refers to denying claims due to the use of drugs or vaccines that are experimental, for emergency use or not fully FDA approved. Equitable policies do not have any exclusion provisions related to COVID-19 or the related vaccines.

Question: Has Equitable changed the claims process due to COVID-19?

Answer: The claims process and determination has not changed due to the pandemic.

For more information: Please contact your Life Underwriter.