

13 March 2020

To: Our Valued Customers and Business Partners

Bula Vinaka,

Re: 2019 Novel Corona Virus (COVID-19)

Greetings from the Team at BSP Life and BSP Health. We trust that you are in good spirits. We reach out to you in unfortunate circumstances to provide an update on how your insurance company is managing the potential effects of COVID-19.

World Health Organization and Fiji Ministry of Health Updates

The World Health Organisation (WHO) declared COVID-19 a **pandemic** on 11 March 2020 given its fast-growing and devastating effect globally.

Locally, the Ministry of Health (MOH) has instituted protocols in readiness for potential positive cases being detected. The advisory released by the MOH says in the event of a suspected case of COVID-19, individuals must immediately notify the following:

- Fiji Centre for Disease Control (CDC): Dr Daniel Faktaufon 9904141, Dr Aalisha Sahukhan 8917422

Or contact the regional Sub-Divisional Medical Officer or Divisional Medical Officer (DMO). Further, the MOH urges the public to obtain information on COVID-19 from credible sources via:

- Fiji Ministry of Health and Medical Services website on <http://www.health.gov.fj/>
- Fiji Ministry of Health and Medical Services Facebook page, <https://www.facebook.com/MoHFiji/>
- WHO website on <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>

BSP Life (BSPL) Policy Terms and Conditions

The BSPL Policy Terms and Conditions **do not exclude** payment for any death claim resulting from a pandemic like COVID-19. Therefore, BSPL will honor its obligation to pay death claims for Life Insurance policies according to the Policy Terms and Conditions.

BSP Health (BSPH) Medical Policy Terms and Conditions

Under BSPH's Policy Terms and Conditions, the Policy Exclusions state that BSP Health **will exclude**:

- (II) any virus or disease that is declared as a pandemic by the World Health Organisation

This means BSPH is **not** bound to cover insured members for COVID-19 consultations, medical diagnostic tests and treatments locally or abroad.

Despite COVID-19 being classified a pandemic, and therefore an exclusion under the BSPH Policy, BSPH remains committed to helping customers. Should intervention be necessary to assist recovery, BSPH will take into consideration the prevailing circumstances and assess requests on a case by case basis. BSPH recognizes that this is now a public health issue and that the protocols by the MOH, who is overseeing the national response, need to be observed. The response to any medical insurance claim will therefore be assessed taking into consideration the MOH protocols.

How will BSPH manage overseas evacuations that are non-COVID-19 related?

BSPH is monitoring border and travel restrictions from countries including Australia, New Zealand and India, to ensure the safety of our customers requiring medical treatment offshore.

As of 13 March 2020, India has suspended travel into the country by foreign nationals until 15 April 2020. BSPH understands the impact this has on customers and is now referring all evacuations to Australia and New Zealand. This includes evacuations for customers who have an India Only evacuation Policy. BSPH may consider medical evacuations to other countries that have required medical facilities and have low spread of COVID-19, subject to, the airlines and receiving countries accepting entry.

Will BSPH evacuate COVID-19 related cases?

Given global restrictions on travel, there will be **no evacuation of any COVID-19 insured customers**.

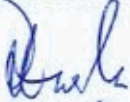
In the event any of our insured customers presents positive or shows signs for COVID-19, they will be referred to MOH for testing and isolation. BSPH is aligning all protocols on containment with MOH and will consider helping customers on medically related claims on a case by case basis.

Should you require further clarification kindly contact our BSPL and BSPH teams via email cmbenefitmanagement@bsplife.com.fj or via the following telephone numbers:

- Call Centre - 331 7000
- Benefit Management Team - 326 1787 or 7024507
- After Hours Service - 7024507
- Premika Shyam - 7024623. Ana Wara - 7024914. Calvin Yee - 7024841. Atelina Muavono – 7024044.

We wish you, your families and your organizations well and we will update you further on any new developments with regards to your BSPL and BSPH insurance matters as necessary.

Yours sincerely,



Michael Nacola
Managing Director