

ADVISOR CHAT 02

What the Insurance Companies are doing about COVID-19

How I can help

Life
Living Benefits
Accident & Sickness
Travel
Group Benefits
Investments

Referrals

Do you have family or friends that you would like me to help protect? I would love to assist them!

Contact

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Hey Friends....

We are seeing and finding new ways to do things in this time of crisis. We are socializing via on-line chats, Businesses are doing things a little differently, shopping more on-line and hunting around for toilet paper!

Insurance Companies are looking at ways to help you. There are many companies out there and most are offering similar options on how they best can serve you.

Premium Deferral Programs are being offered, this will allow policyholder owners to request up to a 91 days grace period (interest free) for financial hardship. Policies must have been put in place before March 15, 2020. The date of expiry on this is currently May 31, but could change.

Underwriting of applications, up to a specified amount (amounts are different depending on the company) will be conducting telephone interviews instead of having the medical requirements that are usually mandatory (vitals/liquids). Great time to get that top up of insurance or to get you started with a plan.

Non Face to Face meetings are being allowed. This is giving us the opportunity to still be available for you. Applications and policy changes can be done, forms can be electronically submitted and accepted.

REVIEW - look over current policies, do you have what you need? Is it the right plan for you? Let's hop on a Zoom call and check...it's free to do to

*options available depending on which Insurance Company and type of plan you hold - contact me to find out the best options for you.

What can we do in this time of isolation?

Be supportive of each other; Respect; Have patience

Exercise daily/ eat well

Meditate / Read that book that's been sitting on the shelf for months

Be good to yourself

Connect - remotely. Reach out I am here for you

We can get through this.....together.

Darlene

