

# COVID-19

Can COVID-19 coverage be excluded under pandemic exclusions for Corporate/private plans?

	Country	Life	Disability	Medical
Asia Pacific	Australia	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	China	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Hong Kong	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	India	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic	Typically covered, no specific exclusion
	Indonesia	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	Japan	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Malaysia	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	New Zealand	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Mixed approach from insurers, may be included or excluded
	Philippines	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	S Korea	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	Singapore	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Mixed approach from insurers, may be included or excluded
	Taiwan	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Thailand	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Mixed approach from insurers, may be included or excluded
	Vietnam <sup>1</sup>	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Mixed approach from insurers, may be included or excluded
Eastern Europe	Romania	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Typically excluded, as pandemic or epidemic
	Russia <sup>2</sup>	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Typically excluded, as pandemic or epidemic
	Turkey	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	Ukraine	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded
Global	Expat	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
Latin America	Argentina	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Typically covered, no specific exclusion
	Brazil	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic
	Chile	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Typically covered, no specific exclusion
	Colombia	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Costa Rica	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic
	Dominican Rep	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic
	Ecuador	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	Guatemala	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Mexico	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Mixed approach from insurers, may be included or excluded
	Panama	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic
	Paraguay	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	Peru	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic	Typically covered, no specific exclusion
	Uruguay	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Venezuela	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic
Middle East and Africa	Cameroon	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Congo	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Egypt	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic	Typically excluded, as pandemic or epidemic
	Kenya	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded
	Nigeria	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded
	Senegal	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	South Africa	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	UAE	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded
North America	Canada	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	USA	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
Western Europe	Belgium	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	France	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Greece	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded
	Germany	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Ireland	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Italy	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Netherlands	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Norway	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion
	Poland	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Mixed approach from insurers, may be included or excluded
	Portugal	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically excluded, as pandemic or epidemic
	Spain	Mixed approach from insurers, may be included or excluded	Mixed approach from insurers, may be included or excluded	Typically excluded, as pandemic or epidemic
Switzerland	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Typically covered, no specific exclusion	
UK	Typically covered, no specific exclusion	Typically covered, no specific exclusion	Mixed approach from insurers, may be included or excluded	

<sup>1</sup> Exclusions may be applied for new policies effected from Feb 2020  
<sup>2</sup> Exclusion under voluntary medical

Notes:  
 This is a high level guide provided for general guidance only based on terms and conditions commonly seen in the market. Your own policy may differ, potentially significantly, and so this guide should not be relied upon in taking any decisions. Before taking any action, or declining to take any action, you should review your specific policy terms in the context of your situation and obtain specific advice from a suitably qualified professional.

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