



FENCHURCH GENERAL INSURANCE COMPANY

Fenchurch General Insurance Company Supporting You and Your Customers

As you protect the welfare of your staff and customers during this unprecedented time Fenchurch wants to assure you that we continue to maintain “business as usual” to support you remotely. We made significant investments last year to create digitally enabled processes and a mobile work force as part of our business continuity planning. Consequently, Fenchurch is able to seamlessly support your customer enquiries, claims payments, quotes and new business needs.

We remain committed to delivering the products and services you rely on for your own clients’ peace of mind. Our Underwriting team is actively quoting new business with our usual swift turnaround and will continue to provide you with renewals. Everyone on our Underwriting, Claims, Sales and other teams remains available for calls, video meetings and your support. Our contact information is unchanged and can be found below.

As experts in risk management and loss prevention, we are doing our part to help slow the spread of this new virus. We wish you, your employees, customers and family good health. Please do take the time to phone and speak with friends, family and colleagues to ensure that no-one is too isolated at what can be a stressful time.

John Lewis
Chief Executive Officer
Fenchurch General Insurance Company



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As we navigate these unprecedented times, many of you and your clients have questions on how to best protect your members and preserve the peace of mind afforded by your group long term disability plan with Fenchurch General Insurance Company. We want to provide some answers and guidance to questions that you may be asked.

Is Fenchurch still paying claims and available?

YES! Our Claims Team is actively working each and every day for our clients and their members – you should see no change in service or payment of claims. If you have any questions or queries about the claims service please contact scott@fenchurchgeneral.com or 437-226-7159

Do my employees still pay premium if they are working?

For coverage to continue in accordance with policy provisions, yes premiums need to be paid

Can I suspend my LTD cover for my employees?

Every Fenchurch policy contains lay-off and automatic reinstatement provisions. On a case by case basis we will work with you on questions and special circumstances.

What if I can't get that premium to you?

Fenchurch is able to accept direct payments to its bank account and wire transfers. We are happy to assist to find a premium payment solution for you.

What if my employees are on EI?

If employee's become disabled during a lay-off and on EI or EI sickness – we would ask them to contact their employer or our claim@fenchurchgeneral.com to start the process and obtain the necessary application forms and guidance.

What if my employees are laid off?

Every Fenchurch policy contains lay-off and automatic reinstatement provisions. Coverage may be extended for up to 90 days in the case of lay-off and members may be automatically reinstated within 6 months.

We have had to reduce hours for employees, will that affect their coverage?

We are making an exception for employees who are working reduced hours due to COVID-19. Until further notice, we will not apply our standard requirements related to the minimum number of hours worked to be eligible for benefits and assess cases based on a 2 year average hours worked.

If I am currently receiving benefit payments will I still get paid?

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