The COVID-19 Coronavirus health crisis is presenting unprecedented challenges that are being felt worldwide and deep in the heart of our communities. At Combined Insurance, we have taken steps to protect our employees and their families while working to maintain solid levels of support and service for our customers.

As we have for nearly 100 years, Combined Insurance is here to serve our customers and their families by offering them peace of mind and added protection when life events happen. If you are a Combined customer and have questions about your policy benefits, please visit CombinedInsurance.com and see the Frequently Asked Questions below.

### We’re here to help

What happens if my doctor diagnoses me with COVID-19 and I am unable to work? Will my disability policy pay benefits?

Combined disability insurance policies pay a monthly benefit when an Insured is under the regular care of a Physician for a covered Totally Disability and unable to work. Claims for the benefits related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to, the Elimination Period and Pre-existing Condition Limitation.

What if I am sick and unable to work because of COVID-19? Will Combined allow my policy to stay active if I can't afford to pay the premium?

Some Combined disability insurance policies provide a Waiver of Premium benefit while the Insured is Totally Disabled and receiving disability benefits under the policy. Check your policy to see if it includes a Waiver of Premium benefit.

What happens if I self-quarantine but am not diagnosed with a specific covered illness?

Individuals who are self-isolating or quarantined without a diagnosis and are not sick generally would not have a payable claim.

What does my sickness policy with Combined cover in terms of COVID-19?

Combined sickness insurance policies provide specified benefits for hospital confinement, intensive care, ER visits and more due to a covered Sickness. Claims for these benefits related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to, meeting the facility definition where the Insured is treated or confined and the pre-existing condition limitation.