



Coronavirus and life insurance coverage.

Now that we've all become accustomed to terms like shelter in place and global pandemic, we're also acclimating to the realities of a COVID-19 world, which leaves us with a lot of questions. What steps should I be taking to ensure stability for my family right now? Does this affect my current life insurance policy or my ability to get a life insurance policy? We did our best to provide context and clarity below.

Does coronavirus impact life insurance?

- Coronavirus will not impact life insurance policies already in force, and coverage still applies to deaths due to COVID-19.
- You can still [apply for life insurance](#) with Ethos online.
- It's important that you're honest on your application about past and future travel plans, and your current health status.

Does life insurance cover the coronavirus (COVID-19)?

Yes, the life insurance policies that Ethos sells cover coronavirus (COVID-19).

Although the coronavirus is not explicitly mentioned in the policy contract, death from a pandemic is not considered an exclusion with our life insurance policies. This is still true even if you've traveled recently or have been exposed to someone with the virus. Once a policy is in force, life insurance companies are not allowed to change your health classification or premium.

Can I still buy life insurance during the COVID-19 pandemic?

Yes, Ethos is still offering policies through our online application throughout the COVID-19 pandemic. If your application is approved, you will be considered covered as soon as your first premium payment is made.

Do I still need a medical exam to get life insurance during coronavirus?

Most Ethos customers do not need a medical exam as part of their application process. Therefore, our ability to provide the majority of applicants with coverage has not been impacted by any quarantine-related restrictions. On the off chance that we do require a medical exam to underwrite your application, we've given our underwriters the discretion to allow additional time if needed to conduct a medical exam given current conditions. We care deeply about your health and safety, and assure you that our examiners are staffed medical professionals who have taken necessary precautions to protect you and themselves from any potential exposure to COVID-19 by following all CDC guidelines for the protection of your health and safety.

Will life insurance premiums increase due to coronavirus?

Life insurance rates are not being impacted by the coronavirus. We are not treating this any differently than we would any other illness or travel advisory.