

Zurich COVID Underwriting Guidelines



We continue to review our underwriting guidelines as it relates to the current COVID situation. As needed, we will update these guidelines from time to time. Please check our website at www.zlifeusa.com for the most recent set of guidelines.



Zurich COVID Underwriting by Issue Age

Issue Ages <60: Table H or better, unless a COVID-19 comorbidity condition exists; if such a condition exists, Table D or better.

Issue Ages 60-69: Table D or better.

Issue Ages 70-79: Table B or better.

Issue Ages 80-85: normal guidelines apply; insured must be Standard or better.

COVID-19 comorbidity conditions:

- Obesity
- Chronic respiratory conditions, such as COPD, asthma, emphysema, etc.
- Chronic kidney disease
- Diabetes mellitus
- Heart disease
- Cancer
- Hypertension
- Immunocompromised illness (e.g. Crohn's, ulcerative colitis, HIV, SLE, RA)
- Solid organ or bone marrow transplantations
- Long term use of immunosuppressive treatments

Zurich COVID Positive Test

Tested positive, no hospitalization:

- Postpone 30 days from date of positive test
- Require all medical records since virus recovery. CBC required for those age 70 and over.

Tested positive, hospitalized, no ventilator, full recovery:

- Postpone 6 months from hospital release
- Require all medical records including hospital records, and a CBC and Timed Vital Capacity performed after virus recovery
- Any TVC rated > +50 would be declined
- Ages 71+ must be Table D or better for offer

Tested positive, hospitalized, ventilated, full recovery:

- Postpone 6 months from hospital release
- Require all medical records including hospital records, and a CBC and Timed Vital Capacity performed after virus recovery
- Ages 71+ must be Table B or better for offer

Note: Clients with COVID-19 history and co-morbidities such as obesity, COPD, asthma, kidney disease, diabetes, heart disease, cancer, hypertension, immunocompromised illnesses, organ/bone marrow transplants, immunosuppressant drug use, etc., may not qualify for any offer. All guidelines are subject to change. The current guidelines above are independent of a person having received the vaccine or not. We are monitoring vaccine progress.

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