

COVID-19 and Medical Underwriting Tests

Sanlam Corporate: Group Risk is a division of Sanlam Life Insurance Limited, a licensed financial services provider.

At Sanlam Corporate: Group Risk the safety of our clients (policyholders and members) is paramount; it not only underlies our business decisions, but also our conduct and ethos.

Against this background, our underwriting approach to the COVID-19 pandemic is based on strict medical guidelines in support of our clients' futures as well as those of their loved ones.

We continue to follow the advice of our Chief Medical Officer, who considers guidelines from both the National Institute for Communicable Diseases (NICD) and the Financial Sector Conduct Authority (FSCA), as well as limitations on medical resources, when making any decision in this regard.

Following our stated response, engagement with all our service providers and careful consideration of all safety precautions and methods, we have started the safe introduction of medical testing, but still in a manner that will:

- ① Avoid undue pressure on the medical fraternity focused on the pandemic; and
- ② keep our clients and medical staff safe, in line with Government's overall response to the pandemic.

With regard to medical testing there are 3 options available. You can elect:

- 1 To visit your own doctor.
- 2 To visit one of the preferred labs, i.e. PathCare, Lancet, Vermaak & Toga Labs, Ampath & Global.
- 3 Request for a medical testing nurse to visit you at your home or your office.

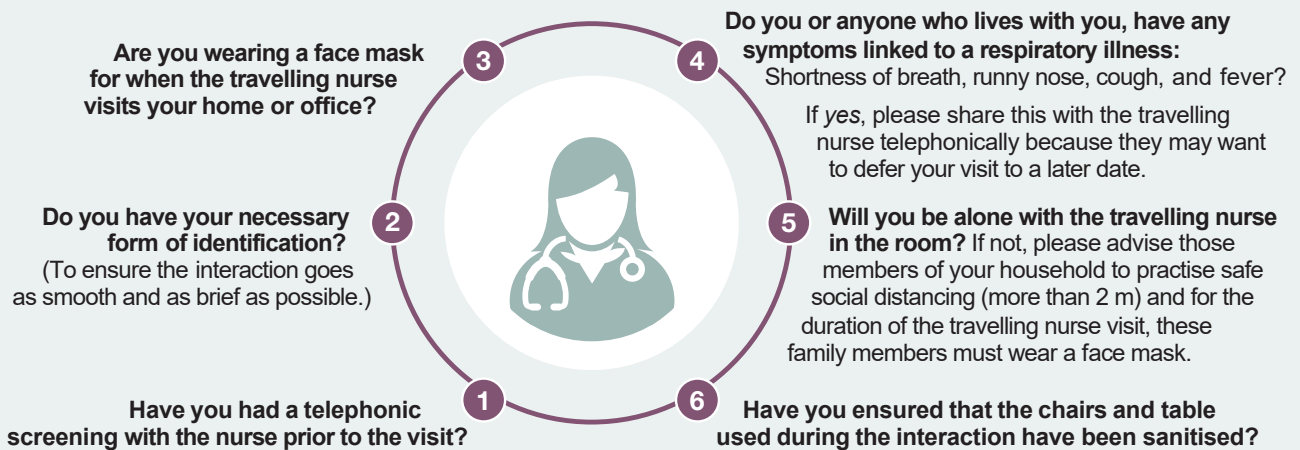




What you can expect when a Travelling Nurse visits you?



Before your Travelling Nurse visits you:



At entry into your house or office:

- 1** Has the travelling nurse been screened and shared this with you (symptom and temperature screen)?
- 2** Has the travelling nurse screened you (symptom and temperature screen)?



Medical Engagement

- 1** Have you been provided with alcohol-based hand rub if you have not washed your hands with soap and water before the engagement?
- 2** Is your HCP wearing a face mask, face shield and using gloves?
- 3** Are separate pair of gloves used for any paper transaction, and medical interventions?
- 4** Are the equipment used, sanitised and all used disposable products discarded in a safe manner?



What is meant by higher risk or vulnerable persons?

We regard 'vulnerable' as any individuals who are at higher risk of severe Covid-19 disease.

For these individuals the gold standard remains a consultation with their treating doctor.

As mentioned the nurse and yourself will be required to complete a risk questionnaire which indicates if either of you is vulnerable, or whether those who live with you may be a vulnerable person, or if either of them is at risk of infecting others.

Only if both are not vulnerable or at risk of infecting others may the appointment at your home continue.



Individuals with the following medical conditions have been highlighted at higher risk during Covid-19 pandemic:

- ④ Be over the age of 60 years old
- ④ Suffer from Diabetes,
- ④ Hypertension,
- ④ Chronic Respiratory Disease, Neurological
- ④ Conditions, Immunosuppression disorders/ conditions
 - Organ transplant (renal)
 - Splenectomy
- ④ Immunosuppressive therapy (steroids, chemotherapy, biologics),
- ④ Chronic Inflammatory Diseases,
 - Bowel (Ulcerative Colitis, Crohn's)
 - Other
- ④ Rheumatologically Disorders
 - Rheumatoid Arthritis
 - Systemic Lupus Erythematosus
 - Other
- ④ Mood Disorders (uncontrolled), Pulmonary
- ④ Embolism/DVT,
- ④ Have an extremely high Body Mass Index (a BMI more than 40)
- ④ Be pregnant (third trimester)

get in touch with us today

To request the service, please send a mail to: SGRNursesandCouriers@sanlam.co.za.

Alternatively, please contact your Client Solutions representative or Client Relationship Manager for assistance, or if you have any further questions.

(This brochure is for information purposes only. Information as at 1 June 2020).