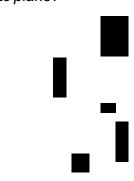
## COVID-19

Can COVID-19 coverage be excluded under pandemic exclusions for Corporate/private plans?

	Country	Life	Disability	Medical
	Australia			
Asia Pacific	China			
	Hong Kong			
	India			
	Indonesia			
	Japan			
	Malaysia			
	New Zealand			
	Philippines			
	S Korea			
	Singapore			
	Taiwan			
	Thailand			
	Vietnam <sup>1</sup>			
	Romania			
Eastern Europe	Russia <sup>2</sup>			
	Turkey			
	Ukraine			
lobal	Expat			
Latin America	Argentina			
	Brazil			
	Chile			
	Colombia			
	Costa Rica			
	Dominican			
	Rep			
	Ecuador			
	Guatemala			
	Mexico			
	Panama			
	Paraguay			
	Peru			
	Uruguay			
	Venezuela			
	Cameroon			
	Congo			
Middle East	Egypt			
	Kenya			
nd Africa	Nigeria			
	Senegal			
	South Africa			
	UAE			
	Canada			
lorth America	USA			
Western Europe	Belgium			
	France			
	Greece			
	Germany			
	Ireland			
	Italy			
	Netherlands			
	Norway			
	Poland			
	Portugal			
	Spain			
	Switzerland			
	UK			



Exclusions may be applied for new policies effected from Feb 2020

<sup>2</sup> Exclusion under voluntary medical

This is a high level guide provided for general guidance only based on terms and conditions commonly seen in the market. Your own policy may differ, potentially significantly, and so this guide should not be relied upon in taking any decisions. Before taking any action, or declining to take any action, you should review your specific policy terms in the context of your situation and obtain specific advice from a suitably qualified professional.

> ed, ecific ion Mixed approach from insurers, may be included or excluded

Typically excluded, as pandemic or epidemic

## WillisTowersWatson III'I'II