



CLAIMS PROTOCOL FOR COVID-19 (CORONA VIRUS)

Given that this is a unique situation in the history of South Africa, we and other stakeholders will constantly grow our understanding of the coronavirus (COVID-19) and our response as an insurer i.e. this Protocol will continue to evolve, and PPS reserves the right to change it unilaterally at any time.

As COVID-19 is a novel virus, medical science is continuously learning as the epidemic grows and experience is gained. PPS will therefore monitor progress and adapt any policy guidelines accordingly.

We encourage all members to continue to submit claims to PPS which will be assessed in line with the claims definitions of the products or benefits contained in the PPS Provider™ Policy and where necessary, in accordance with this Protocol.

The latest version of our COVID-19 Claims Protocol is contained in this document. This Protocol will be applied to all claims where the start date of the claim is after the publication of this version of the COVID-19 Claims Protocol.





A. SICKNESS BENEFIT CLAIMS - SUSPECTED OR CONFIRMED COVID-19

PPS will consider Sickness Benefit claims where a medical practitioner has diagnosed the member with Suspected or Confirmed COVID-19.

CRITERIA FOR SUSPECTED OR CONFIRMED COVID-19 CLAIMS

A.1. Suspected COVID-19 diagnosis

Any person presenting with an acute respiratory tract infection or other clinical illness compatible with COVID-19 with the following symptoms.

Symptoms include ANY of the following respiratory symptoms: cough, sore throat, shortness of breath, anosmia (loss of sense of smell) or dysgeusia (alteration of the sense of taste), with or without other symptoms (which may include fever, weakness, myalgia, or diarrhoea). Symptoms may be updated as medical information becomes available.

Where a symptomatic person is tested for COVID-19 and the result is negative, PPS will consider the Sickness Claim in accordance with the terms and conditions of the PPS Provider™ Policy in respect of Sickness Benefits and not the COVID-19 Claims Protocol.

A.2. Confirmed COVID-19 diagnosis

Any person who tests positive for COVID-19 with laboratory confirmation of SARS-CoV-2 infection (using an RT-PCR assay).

B. SICKNESS BENEFIT CLAIMS - ASYMPTOMATIC PERSONS WITH EXPOSURE TO COVID-19

PPS will also consider Sickness Benefit claims for an asymptomatic person, in the following circumstances:

B.1 Quarantine by South African Government authority

This is where a South African government authority (e.g. SA Minister of Health) or the National Institute for Communicable Diseases (NICD) has mandated that the asymptomatic person be quarantined following exposure to a confirmed² COVID-19 case. These claims will:

- be limited to a maximum of 10 days per claim event
- be limited to a maximum of 1 asymptomatic claim event per Policyholder under Section B
- require evidence from a SA government authority or NICD quarantine instruction naming the exposed claimant, that is acceptable to PPS
- exclude the period of national or regional lockdown, unless the individual person was specifically quarantined during this period by a SA government authority or the NICD.



B.2 Quarantine by Medical Practitioner

This is where a Medical Practitioner has declared that the asymptomatic person be quarantined following close contact¹ with a confirmed² COVID-19 case. These claims will:

- be limited to a maximum of 10 days per claim event
- be limited to a maximum of 1 asymptomatic claim event per Policyholder under Section B
- require evidence from the claimant detailing the confirmed COVID-19 person that they were exposed to and the circumstances of this exposure, that is acceptable to PPS
- exclude the period of national or regional lockdown, unless the individual person was specifically quarantined during this period by a Medical Practitioner.

¹ Close contact: A person having had face-to-face contact (≤1 metre) or in a closed space with a confirmed case for at least 15 minutes. This includes, among others, all persons living in the same household, and people working closely in the same environment as a case. Healthcare workers or other people providing direct care for a case, while not wearing recommended personal protective equipment or PPE (e.g., gowns, gloves, N95 respirator, eye protection). A contact in an aircraft sitting within two seats (in any direction) of the case, travel companions or persons providing care, and crew members serving in the section of the aircraft where the case was seated.

² Confirmed case: A person with laboratory confirmation of SARS-CoV-2 infection (using an RT-PCR assay), irrespective of clinical signs and symptoms. Symptomatic cases are considered infectious from 2 - 3 days before symptom onset to 14 days after symptom onset.





C. GENERAL



PPS reserves the right to apply any PPS Provider™ Policy terms and conditions it deems relevant, to claims paid under the COVID-19 Claims Protocol in accordance with the benefit held by the claimant.

For all claims under Section A and Section B, PPS will

- apply the relevant Sickness Benefit waiting period (7 days; 30 days; or 14 days for any Policyholder who had purchased a 7-day waiting period and attained the age of 71 years) to the number of days claimed. The waiting period may include either Total or Partial days. Where the claim duration is less than the waiting period, this will not be a valid Sickness Benefit Claim or COVID-19 Claim;
- consider all claims where a member is Totally or Partially unable to perform their usual professional duties, subject to the waiting periods referenced above. Total Sick Pay Benefits will be paid for the days that the member is totally unable to carry out their professional duties while ill, in isolation or quarantine. Partial Sick Pay Benefits will be paid for the days that the member is able to carry out at least some of their professional duties while ill, in isolation or quarantine. Where a member is able to perform all of their usual professional duties while ill, in isolation or quarantine, this will not be a valid Sickness Benefit Claim or COVID-19 Claim;
- apply a travel and territorial exclusion for asymptomatic claims. PPS will not pay any Sickness Benefit claim or COVID-19 related claim where a claimant was asymptomatic but placed in isolation or quarantine following international travel.

Where a Sickness Benefit claim is received from a PPS member residing in a country outside of South Africa at the time of the claim event, PPS will apply the PPS COVID-19 Claims Protocol as far as possible, while remaining cognisant of any variation that may apply given that government's published health protocols in respect of COVID-19.

PPS will continue to monitor the progress of the COVID-19 pandemic and adapt our COVID-19 Claims Protocol accordingly.



D. REQUIREMENTS FOR A SICKNESS BENEFIT CLAIM

D.1 For Suspected and Confirmed COVID-19 cases

- A Declaration by Member (DBM) claim form completed by the member.
- A Declaration by Doctor (DBD) claim form completed by the treating medical practitioner.
- Copies of all COVID-19 test results (whether negative or positive).

D.2 For Asymptomatic cases quarantined by a SA government authority

- A Declaration by Member (DBM) claim form completed by the member.
- Evidence of government quarantine instruction naming the exposed claimant, that is acceptable to PPS.

D.3 For Asymptomatic cases quarantined by a Medical Practitioner

- A Declaration by Member (DBM) claim form completed by the member.
- Disclosures by Member of the confirmed COVID-19 person that they were exposed to and the circumstances of this exposure, that is acceptable to PPS.
- A Declaration by Doctor (DBD) claim form completed by the treating medical practitioner.

E. CLAIM PERIOD

- If a member is symptomatic and tests positive for COVID-19 they can claim for both the acutely ill period plus the isolation period as advised by their medical practitioner. The isolation period will be subject to a maximum of 10 days.
- If a member is symptomatic and tests negative for COVID-19 they can claim for the acutely ill period as per the provisions of their normal Sickness Benefits as contained in the PPS Provider™ Policy. If the claimant is placed in isolation after the acutely ill period by a medical practitioner despite testing negative, PPS will also consider the additional isolation period. The number of isolation days will be subject to a maximum of 10 days.
- If a member is asymptomatic following exposure to a known COVID-19 case and tests positive for COVID-19 they can claim for the quarantine period as advised by their medical practitioner, a government authority or the NICD subject to a maximum of 10 days.

- If a member is asymptomatic following exposure to a known COVID-19 case and is not tested, they can claim for the quarantine period as advised by their medical practitioner, a government authority or the NICD subject to a maximum of 10 days.
- Persons who stay at home as a precautionary measure or on direction of their employer without being confirmed as a **Suspected or Confirmed COVID-19 case** or being quarantined by a South African government authority, the NICD or a Medical Practitioner as detailed in section **B, Sickness Benefit claims - Asymptomatic persons with exposure to COVID-19**, would therefore not have a valid claim.



SCENARIO 2

- Member X has the 7-day Sickness Benefit.
- Member X was symptomatic and identified as a Suspected COVID-19 case by the treating medical practitioner and tested.
- Member X was prescribed treatment and advised to home quarantine by the treating medical practitioner until the test results were received.
- Member X's results were received after three days and were negative meaning that they were no longer classified as a Suspected COVID-19 case. Because they were still displaying illness symptoms, their claim would be considered as per normal Sickness Benefits guidelines based on information detailed in the DBD. Once they were no longer classified as a Suspected COVID-19 case, no further quarantine would be required, and therefore would not be factored into the claimable days.

F. POSSIBLE SICKNESS CLAIM SCENARIOS



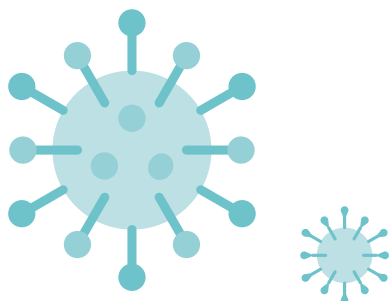
SCENARIO 1

- Member X has the 7-day Sickness Benefit.
- Member X was symptomatic and confirmed as having COVID-19 with a positive test result.
- Member X submitted a claim for 15 days of acute illness and isolation as indicated by the treating medical practitioner.
- Member X claimed 5 days Total sickness for the acute illness phase of the disease and 10 days Partial sickness as he felt better and could work remotely on a part-time basis while remaining in isolation.
- PPS would settle a COVID-19 Sickness Benefit claim for 15 days (5 days Total sickness and 10 days Partial sickness).
- PPS will not require a full 7-day Total sickness period, before considering Partial claim days for COVID-19 claims.



SCENARIO 3

- Member X has the 7-day Sickness Benefit.
- Member X displayed no symptoms but a South African government authority (e.g. SA Minister of Health) mandated that they be quarantined following exposure to a confirmed² COVID-19 case.
- Member X could perform some of his usual professional duties while he was in quarantine at home.
- PPS would settle a Partial COVID-19 Sickness Benefit claim for a period of no longer than 10 days subject to a maximum of 1 asymptomatic claim event per policyholder.





SCENARIO 4

- Member X has the 7-day Sickness Benefit.
- Member X displayed no symptoms but a Medical Practitioner declared that they be quarantined following close contact¹ with a confirmed² COVID-19 case.
- Member X could perform none of his usual professional duties while he was in quarantine at home.
- PPS would settle a Total COVID-19 Sickness Benefit claim for a period of no longer than 10 days subject to a maximum of 1 asymptomatic claim event per policyholder.



SCENARIO 5

- Member X has the 7-day Sickness Benefit.
- Member X displayed no symptoms and decided to stay at home as a precautionary measure or on direction of their employer or following a national or regional lockdown.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim.
- Note that this member should consider if they would meet the criteria for a claim under Scenario 3 and Scenario 4.



SCENARIO 6

- Member X has the 7-day Sickness Benefit.
- Member X travelled internationally after 1 August 2020.
- When returning to their country of residence, Member X was placed in quarantine despite being asymptomatic.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim.



SCENARIO 7

- Member X has the 30-day Sickness Benefit.
- Member X is confirmed as having COVID-19 with a positive test result.
- Member X submitted a claim for 17 days of acute illness and isolation as indicated by the treating medical practitioner.
- Member X claimed 7 days Total sickness for the acute illness phase of the disease and 10 days Total sickness while remaining in isolation as they could not perform their usual professional duties.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim as the claim duration fell within the members 30-day waiting period.



SCENARIO 8

- Member X has the 7-day Sickness Benefit.
- Member X displayed no symptoms, but a Medical Practitioner declared that they be quarantined following close contact¹ with a confirmed² COVID-19 case.
- Member X was able to perform all his usual professional duties while in quarantine at home.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim as member is able to perform his usual professional duties while in quarantine.





SCENARIO 9

- Member X has the 7-day Sickness Benefit.
- Member X has reached the age of 71 years and subsequently has a 14-day waiting period apply to his policy.
- Member X was symptomatic and is confirmed as having COVID-19 with a positive test result.
- Member X submitted a claim for 19 days of acute illness and isolation as indicated by the treating medical practitioner.
- Member X claimed 8 days Total sickness for the acute illness phase of the disease and 11 days Partial sickness as he felt better and could work remotely on a part-time basis while remaining in isolation.
- PPS would settle a COVID-19 Sickness Benefit claim for 19 days (8 days Total sickness and 11 days Partial sickness).

These scenarios may change as the pandemic evolves in South Africa and PPS will continue to review our approach as more information comes to light.

G. OTHER PRODUCT AND BENEFIT CLAIMS PROTOCOLS

With respect to the other PPS products and benefits the following claims protocols apply.



PPS Disability products and benefits:

Contracting COVID-19 is not of itself a defined disability event, but should it result in a disability it will be assessed under the normal disability claim definitions.



PPS Critical Illness products and benefits:

Contracting COVID-19 is not of itself a defined critical illness event, but should it result in a critical illness event it will be assessed under the normal critical illness claim definitions.



PPS Life products and benefits:

If a member dies as a result of contracting COVID-19, the death claim will be assessed in terms of the PPS death claims process.



PPS is a licensed insurer and financial services provider.