

Coronavirus FAQ's

Are Members Covered If They Die From Coronavirus?

Our policy does not include any restriction on the cause of death, so coronavirus is covered. It is possible that the catastrophic event limit could be triggered if there are multiple deaths due to coronavirus within a Scheme.

What Is The Definition Of A Catastrophic Event?

One originating cause, event or occurrence or a series of related originating causes, events or occurrences, which results in more than one death, irrespective of the period of time or area over which such originating causes, events or occurrences take place. The Company shall be the sole judge as to what constitutes a catastrophic event. For full details, please see the policy conditions and definitions.

Is There A Time Limit Which Applies In The Event That The Catastrophic Event Clause Is Triggered?

No. Claims will be paid in order of receipt by us until the event limit is reached.

What Is The Catastrophic Event Limit Of My Quotation Or Policy?

Please check your quotation or policy schedule for the limit that applies in the event that the catastrophic event is triggered.

Do You Require Clients To Follow Guidance Issued By The Foreign Office In Respect Of All Business Travel?

Yes, unless specifically agreed by us any business travel will be excluded to a country advised against travelling to by the Foreign Office. Please check www.gov.uk/foreign-travel-advice for country specific information.

What Happens If The Foreign Office Changes Its Advice On A Specific Country After A Member Has Travelled To That Country?

In such circumstances we will adhere to the advice that was given by the Foreign Office at the date of travel.

Would Someone Be Considered Actively At Work Due To Being Quarantined On Medical Advice?

No, in this situation a member would not fulfil our definition of Actively At Work.

Would Someone Be Considered Actively At Work If They Are Self-Isolating?

Yes, if someone is self-isolating on the advice of their employer, but not having received medical advice to refrain from work, they will be classed as being Actively At Work.

Does RAM Have A Business Continuity Plan In Place?

Yes, RAM has a business Continuity Plan which aims to mitigate disruption to our clients and ensure that critical business functions remain in place. If our service is temporarily unavailable announcements will be posted on our website.