Patriot Insurance Introduces Temporary Paramedical Exam Exception for Select Life Policies

As we continue to navigate the COVID-19 pandemic, we understand that some policyholders may wish to add an additional layer of financial protection by purchasing a large life policy, but are concerned with completing their paramedical exam requirement during this time.

To help your clients access the coverage they need with the peace of mind they deserve, Patriot Insurance has elected to temporarily relax our requirement of paramedical exams for life policies in select situations. Now through Aug. 31, agents can request this exception when they submit a life application or prior to submission, if preferred. It will **not** be applied automatically.

Here's a quick look at examples of clients who might qualify:

- Applicants age 60 and under who have had an annual physical exam in the last 14 months. We will consider an exception up to a $1 million face amount with an Attending Physician Statement (APS) in lieu of the exam.

- Applicants age 61-70 who have had an annual physical exam in the last six months. We will consider an exception up to a $500,000 face amount with an APS in lieu of the exam.

If you have a client who might meet one of these scenarios, please start a conversation with our team so we can work with you to determine if your client qualifies for this exception.

Thank you for your continued partnership and commitment to providing our mutual customers with the value and protection of life insurance. We are confident that this temporary adjustment will make it even easier to provide peace of mind.

For questions, please feel free to contact Darcy Wellman at darcy.wellman@fmins.com or (800) 234-1133 extension 2415.