

Dear Friends and Colleagues:

Markets around the world have been affected and are responding to the current world situation in varied ways. We've been in continual contact with our Globex Partner Brokers overseas and they have given us updates by phone and in writing. Below is straightforward written commentary, largely in their own words.

We trust that you will find the specific market details and general responses useful, and importantly, give you and your clients a high degree of confidence in your ability to handle international exposures as a Globex partner. Some markets are becoming more selective, others are offering at least temporary relief from difficult compliance issues.

We would like to express our deep gratitude and admiration for our partners across the globe; in particular the dedication to *best in class* independent insurance broking.

Sincerely,

Your Globex Team



## **AFRICA – EAST AND SOUTHERN**

Africa, the world region with the youngest population, faces a different set of vulnerabilities more likely to be related to underlying health conditions. Across the continent it is estimated that there are 26 million people who are HIV positive, over 58 million malnourished children and an ongoing combined disease burden of malaria and Ebola. This makes it very likely that younger people in Africa could be much more susceptible to COVID-19 (WHO, 2020) than other world regions.

Since 2009, China overtook the US as Africa's biggest trading partner. Now, during this time of virus-induced panic, a slowed down super-power means that low- and middle-income African countries dependent on trade and tourism with China will feel the sting of the virus, even if COVID-19 infections in those countries don't spike on the global graph. China is a critical player in global demand and supply chains. Many African states have become dependent on Chinese imports such as textiles, electronics and household goods. Several state-owned Chinese industries are slowly returning to work after COVID-19 but in drastically reduced numbers, whilst privately-owned industries and smaller companies - China's economic engine, have not regained momentum. Workers still sit idle due to a lack of materials and enduring quarantine measures.

Creative combinations of monetary and fiscal policy measures are needed to respond to the economic impacts of COVID-19. Several African countries have so far responded by introducing the following measures:

- Central bank interest rate cuts, to help curb a downward economic spiral.
- Economic support packages, especially for affected small and medium enterprises. South Africa recently announced the set up of the Temporary Employment Relief Scheme (TERS) for companies in COVID-19 distress. The scheme is meant to pay salaries directly to employees to avoid retrenchments while reserves in the Unemployment Insurance Fund (UIF) will supplement loss of income for companies unable to foot their wage bill.
- Relaxation of tax regulations for compliant SMMEs across several African countries
- Redirecting funding from existing budget line items rather than increased borrowing. This is one of the routes several African nations are taking, but the more economically vulnerable countries such as Kenya predict they will not be able to cope without emergency assistance from the IMF and World Bank

## **AUSTRALIA**



Like in other global locations, many employers have restructured and where employees can work from home they are working from home and active practising of social distancing. Whilst the public health system (Medicare) is first line of support, Private Medical

cover through employer funded plans is also there to support, particularly where hospitalisation is required. The following information and attachment should provide you with a sound base understanding and comfort that employees have access to testing, treatment etc where required. In addition, existing Group Life and Income Protection policies are not impacted or have any exclusion clauses in relation to the virus. With new individual retail policies in which numbers are low there may be some additional underwriting requirements.

In Australia, currently treatments and testing for coronavirus are handled by the public system, Medicare. The government recently announced a \$2.4bn package to introduce telehealth appointments and coronavirus pop-up clinics in order to protect the most vulnerable in our community. At this stage, there is a global shortage of testing kits which means only people who meet certain criteria and have been referred by GP and medical referral can get tested. The test for coronavirus has been added to the Medicare Benefit Schedule and this handled by Medicare. I have attached the latest government health announcement regarding this for your reference.

In Australia, the government tightly regulates what services which can be provided by health insurers. The government sets out the treatments that can be covered by the health carriers under the Medicare Benefit Schedule (MBS). As long as the Medicare benefit schedule pays a benefit towards that particular treatment/service/item number, then it can be covered by the health insurers in Australia. Any hospital admissions and treatments are treated as per the government legislations and MBS in line with the current process without any changes.

In addition, in Australia the Financial Services Council made an announcement that there are no specific exclusions in existing life insurances policies, specifically relating to the coronavirus. Policies will treat this as any other claim and the claims process will be conducted as per normal policy terms and conditions. (<https://www.fsc.org.au/>)

We are open for business with the majority of staff working from home however this will have no limitations on our output or capabilities in servicing you and employees. It is important to note that you may face some delays as we deal with an increased level of enquiry during this period.



## BRAZIL

Brazil is lacking tests so we are only testing very serious cases. The main cases are located in the São Paulo state and Rio de Janeiro state. Most of the states are under quarantine and on state of Emergency. Only the essential services as supermarkets, pharmacies, gas stations, etc are open. São Paulo city with 20 millions inhabitant is being very serious with the quarantine since March 23rd.

The Brazilian government is announcing on a daily basis measures to fight the pandemic. They have prepare to the best of their abilities the public system to care for patients, instructing the medical staff, buying medical equipment and they have built 2 medical facilities: one in a soccer stadium, in convention centers in São Paulo and are building a third one in another stadium.

In reality, we have 4 epidemics happening in Brazil: COVID-19, H1N1 (we are going into winter), measles and Dengue (also includes Zika virus and is transmitted by mosquitoes). The government is doing a vaccination for the elderly against the H1N1 and Influenza and is recommending people to clean their yards to avoid the reproduction of the mosquitoes. The intention is avoid having people infected with more than one disease at the same time. São Paulo with around 20 millions inhabitants have a great challenge ahead.

Some areas of Brazil, people lack of food, water and living conditions to be able to be in quarantine. The concern is that if they don't die from the virus, they may die of hunger. The communities and companies are coming together helping and donating food, water, masks and alcohol gel.

We have been working in our Home Office since March 16th to protect its employees and it is supporting some of the poorest communities (slums) in São Paulo. Unfortunately, today we had the first confirmed deaths due to COVID-19 in the slums of São Paulo and Rio and the real concern here is how to stop it in a location where the hygiene is already a problem.

The government is also offering a small pay to employees that have lost their jobs and for small businesses owners that are closed due to the quarantine. Other incentives to help the economy are being announced. ANS (The National Health Agency) made it mandatory for private plans to cover all COVID-19 treatment for patient including costs of testing. Brazilian plans usually have no co-pay for hospital treatments and are unlimited on the hospitalization benefit.

At the moment the employers are responsible for continue to provide salaries and benefits in place before the crisis and provide a secure environment with appropriate equipment (masks and alcohol gel) for employees to protect themselves. According to our law, they cannot fire an employee on sick leave, but employers have already started terminations of part of their employees looking at the crisis ahead.

The employee must communicate any symptom to the employer and not come to work sick and in case of home office, must follow the employers instructions when working from home. In case of Home Office, must maintain the quarantine and leave the house only in case of need for groceries or medical assistance.

Most Life and Disability carriers have decided to extend coverage in cases of deaths due to the COVID-19 and have sent communications to clients informing them that they are covered.

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## COSTA RICA



The government has established strict restrictive controls for circulation on streets and instant all companies to send their employees to their houses last 3 weeks. A new hospital has been built for treating Covid cases in place where are other attentions, by equipment prepare for next weeks.

Private insurers have eliminated the exclusion for epidemic in their conditions, so they are covering this pandemic, including COVID diagnostic tests.



## EASTERN EUROPE

We all good and our offices have been moved to working from home. We would have one person going to the office from time to time to collect post etc, but all work been shifted.

All our countries are affected to a different degree and numbers are changing on a daily basis.

Majority of countries introduced restrictions measures such like stay home, only essential services working, movement restriction, self-isolation for people who have been in a contact with someone who developed COVID, social distancing. Of course restriction measures are very similar, but the timing and strength of its application differ.

Assistance from government to the business is very different across the region and depends in part on strength of economy in particular country. I will check what information we have from countries as we are getting weekly updates (which more meant to be internal, but they have some information you are after).

Medical and psychological reports, which expire after March 7, shall be valid for 60 days from the date of cancellation of the epidemiological emergency or epidemic status. This means that the periodic tests are thus suspended and their re-implementation will take place within 60 days of the epidemic being cancelled.

In the case of initial occupational medicine tests or follow-up tests, they should be carried out. However, in the absence of availability of an occupational medicine doctor, such examination may be performed and an appropriate medical certificate issued by another physician in accordance with the procedure specified in art. 2 clause 4 of the Act of December 5, 1996 on practicing the profession of doctor and dentist (Journal of Laws of 2019, item 537, 577, 730 and 1590, and of 2020, item 278). A medical certificate issued by another doctor is included in the employee's personal file.

Telemedicine is offered free of charge by the majority of the market. Medical coverage can be extended to employees placed on furlough, but not to those who have been laid off. Many facilities is closed, providers offer telemedicine and general information on COVID-19 posted on websites. Only some urgent tests can be performed at selected facilities. Coronavirus testing is not available in the private sector, it can be done only through the public sector.

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## FRANCE



In France, all country is confined since march 16. Schools are closed since march 12. Everyone who can do it is homeworking and the French government has given the possibility of partial unemployment. If justified, the State will pay 84% of the salary to the companies.

Employees have the possibility to have a sick leave to care of their children (since school are closed). Both parents can't have the sick leave at the same time and insurers don't pay the difference (between social security indemnisation and full salary) because they say the cause is not illness (as it is written in all contracts).

Mutuelles are developing "teleconsultation medicale" (online consults) to avoid contamination in direct, big success and starting to be very effective. Some insurance companies give the service for free until the

end of the epidemic.

If an employee has any sign of sickness, he is supposed to report it and self-isolate for 14 days.

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## GERMANY

Since February 28th, 2020, health insurance companies have been bearing the costs for coronavirus tests to the extent they are a medical necessity. A prerequisite is the decision of the doctor whether a patient should be tested or not and that the person concerned belongs to the risk group, i.e., either was recently in a high risk country or symptoms of the virus have been detected.

When a person in Germany contracts coronavirus, the health insurance companies (statutory and private) cover the medical treatment costs. This health insurance is mandatory for all German citizens and residents. In terms of cost coverage by health insurance companies, there is no difference to other viral diseases (e.g., influenza). When travelling abroad, it is normal and recommended in Germany to take out a private health/travel insurance. This covers the costs of treatment abroad that is not covered by the statutory health insurance. This also includes medical treatment for COVID-19 infections.

Although employers have the right to issue instructions relating to the employee's duties, the place and time of their discharge, employers equally have a duty of care towards their employees and should not expose them unnecessarily to risk. This duty of care increases during a pandemic and depending on the specific situation, employers are generally required to carry out a risk assessment and prepare a corresponding plan including preventive measures.

Employers are required to educate and inform employees about correct hygiene habits, such as the proper washing of hands, sneezing and coughing etiquette, discourage shaking hands and the provision of hand sanitizer. Every situation must be treated on a case by case basis, but a mask is not usually necessary unless employees work in the health or food industries, for instance.

In order to comply with their duty of care and to enable the employer to take protective and preventive measures, employers may now ask employees where they were on holiday and to report any such trips and to contact the employer by phone or email prior to returning from a high-risk area.

Where the employer has reason to believe that an employee may endanger other employees, the employer may unilaterally release the employee concerned from their duties or deny them access to the premises. In such cases, the employee retains their right to remuneration.

Since March 9, 2020 and for a limited period of 4 weeks, employees with mild upper respiratory tract infections can receive a sick note for up to seven days after consulting their doctor over the phone. It is not necessary to go to the doctor's office for this and the sick note is sent to the employee by post.

If an official quarantine or ban from work is ordered by the competent authorities, the employer may apply for reimbursement of salaries paid to affected employees. The reimbursement is not automatic and must be applied for.

Closure or a reduction in working hours due to a shortage of work, e.g., delivery problems or a reduction in production does not relinquish the employer from their duty to continue pay, so-called operational risk. However, with short-time work, which is a complete or partial temporary reduction of regular working hours coupled with a corresponding reduction of pay due to a significant but temporary shortage of work, employers may reduce work and apply for short time work compensation from their relevant employment agency.

The employer may not declare a unilateral reduction and either a collective or an individual agreement is necessary. Therefore, if there is no works agreement or the employment contract does not permit short time work, the employee's consent must be obtained prior to its introduction.

The presence of the COVID-19 pandemic does not relinquish the employee's duty to perform their work. In terms of employment law, employees may not unilaterally decide not to go to work due to concerns of an infection. The employee must either take paid or unpaid time off. Any time off must be taken with the employer's approval unless there is a clear and foreseeable risk to the employee's health.

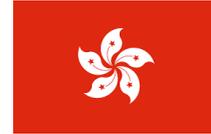
While employees do not have any general legal entitlement to work from home and employers may not unilaterally impose the obligation to do so on employees it was never contractually agreed on, working from home/remotely is certainly an option available to both parties at present.

An employee who is unable to work due to illness arising from a coronavirus infection is entitled to continued remuneration for 6 weeks as with any other illness. That said, while an employer may not prohibit an employee from travelling for private purposes, an employee who, for instance, ignores a travel ban and travels to high risk area (privately) and consequently contracts the virus would not be entitled to a continuation of remuneration as the law requires that the illness is not a result of the employee's own

fault.

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## HONG KONG



The Government has announced various measurements trying to prevent the spread of COVID-19. There are travel restrictions and even though people can enter (like overseas students returning home), they are subject to 14 days self-quarantine at home or hotels and are not allowed to go out.

All suspected cases of COVID-19 will be referred to the Government hospitals. No private hospitals or clinics will handle this as they don't have the facilities to deal with it. The Government / Hospital Authority already sees it is almost reaching their maximum capacity hence will modify some of the current facilities for the COVID-19 purposes. Isolation facilities are now being built in case the situation turns worse.

Most of the private medical insurance plans in Hong Kong confirm covering for treatment for COVID-19 patients up to the policy benefits with no adjustments to terms and benefits. A few insurers that had previously enforced their exclusion for (pandemics) are now adjusting and granting extensions of coverage.

Private hospitals in Hong Kong are not equipped to deal with pandemics, in particular COVID-19. The Hong Kong government is restricting COVID-19 treatment to public hospital facilities only. At Private Hospitals, any patients presenting with symptoms will be isolated and transferred to a public facility.

We did hear about situation employees are asked to take no pay leave or a salary reduction. Under the Employment Ordinance, this is subject to agreement between the employee and the employer. Yet, of course very often the employee has limited choice or he may lose his job. Sick leave entitlement won't be affected due to the COVID-19 and an Employer cannot fire an employee diagnosed with COVID-19. But if say someone comes back from a holiday in Europe then needs to self quarantine for 14 days, Employer do have the right not to pay him salary for that 14 days as he cannot report duties unless they allow him to work from home.

At the moment, staff got COVID-19 may not get cover under EC unless one can prove that is caused by and arising out of their employment. That can be difficult, even for nurses working in the hospital.



## ITALY

We are all working from home and we can leave the house only for work reasons (if you work in a vital non locked down sector), for healthcare needs or absolute necessity (for example to buy the food); unauthorized exit is punished with a fine and a criminal complaint.

Our public healthcare system normally guarantees care for the whole population; due to the emergency, have been increased the number of the intensive care places in most of the hospitals and also some new Covid hospitals has been created (Covid hospitals are usually healthcare structures "including hospitals" converted to face the emergency); Private healthcare system is generally not directly involved in Covid as, in most of the cases, they are working in order to replace the health care services that public hospitals are unable to provide (receiving the contribution from public system but, in a lot of cases, for free);

Due to the fact that Covid is mainly managed by our public system there isn't any significant change in the medical insurance plans; some insurers have issued specific products in order to offer a diary in case of hospitalization or stay in intensive care;

Employees salary should be maintain or a social measure should be activated in case of inability to the employer to pay; so far the financial measures are still under discussion (especially at European Union level) but some emergency measures have been already taken (in order to guarantee primary needs to everybody). Moreover the employer must comply with the issued indication (company closure of opening according to the type of activity, prevention measures, sanitizing and so on)

Employee must work from home if possible or he must go to work (according to the sector), he must stay home and notify the authority in case of symptoms or contact with infected person.

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## JAPAN



People may now claim any costs for covid-19 testing under the compulsory Japanese national health plan

Under private plans, the insured can receive the in-patient daily allowance as per the 'top up' medical

insurances available in japan if they are hospitalized. In Japan, those who suffer from covid-19 but with only mild symptoms are asked to stay at home or put up in specified hotels. In these cases they may also claim for in-patient benefits.

As there is no specific sick leave allowance in japan, employees normally use part of their holiday allowance for any sick leave. However, if they meet the requirements, employees may receive an allowance from their government registered health fund.

To self-isolate at home and to report a positive test for coronavirus to their employer.

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## MEXICO

There no sufficient tests in Mexico and I think that a major number of people have COVID-19. Some companies with no essential activities must suspend their activities. The government is campaigning to keep people inside their homes.

The government is campaigning for people who think they have COVID-19 to stay home and call a phone number. Depending on the symptoms, they are asked to go to the health centers. The health centers only accept urgent cases. The cases without urgent are proposed.

No changes in private medical coverage. Some companies had the exclusion of pandemics and send a communication to the clients that they will cover the COVID-19. Other carriers send communications that they will eliminate the deductible.

In Mexico, the disability and medical expenses are covered by Social Security and don't affect the employer in case the employee has COVID-19. In the case of a sick person, the employee needs to stay in-home or hospital. Some clients are asking about coverage in the P&C policy. But at this time is no coverage.

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## MIDDLE EAST



There are several actions taken in UAE to prevent the spread, below are some of the major actions. Schools & Nurseries are closed effective March 8th, will be closed until further notice. Temporary suspension of issuing new visa's effective March 19<sup>th</sup>. National Lock Down since 20th March. Airports Closed from 25th March. 10 Hour National Disinfection (sterilization) Program for 1 week (March 29th to April 5th). 24-Hour National Disinfection (sterilization) Program For 2 Weeks (April 5th to April 18th).

Government programs have changed. Activation of Tele-Consultation services and medicines delivery to homes. Almost 3,000 Covid-19 tests conducted at drive-through facility in Abu Dhabi other than the Government Hospitals. Aetna has confirmed that there will be no co-pay for any inpatient Hospital Admissions; usually in Aetna international Plan there is no copay. We didn't receive any update from other insurers.

As of now there are no changes in the Labour Law. There has been no call from the authorities for P&C insurers to support businesses insured by the. Claims are being notified, but in the main they are being declined simply because Business Interruption generally requires that there be material damage to the assets insured. Most businesses are closing due to Government dictate over stopping the spread of the virus.

A similar pattern is emerging across all Middle Eastern countries except Kuwait where the Government arranged a shutdown by granting everyone 14 days public holiday, which subsequently brought everyone out onto the streets and into the public places/shops. Since then, we have heard very little from Kuwait.

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## NETHERLANDS

Sickness absence insurance will provide cover if an employee is unable to carry out his/her work as a result of infection with the Coronavirus (and is sick as a result of that). However, if an employee is unable to carry out his/her work because he/she is in quarantine, the sickness absence insurance will not provide cover.

A pension provider can work with different risk insurers for the insurance of the survivor's pensions, these risk insurers have different conditions.

If trips are planned to destinations where the Coronavirus has been found, in principle a claim cannot be made under the cancellation insurance. There are so-called "All Risk" cancellation insurances that may provide cover, but that depends on the wording of the specific policy.

If someone nevertheless travels to a destination where Code Orange or Code Red applies, that can result in no cover being provided under the travel insurance. If travel is absolutely necessary, please contact the applicable Account Manager to find out whether insurance cover can be purchased.

Repatriation is not included in the basic cover provided by travel insurance. Repatriation for medical reasons is, however, covered. Please take this into account.

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## SINGAPORE



Employers will have to adhere to the workplace recommended actions such as social-distancing, including separating employees by 1 meter or more, discouraging after-work social activities and introducing work-from-home arrangements as much as possible. As for the general public including employees, local doctors have been advised to give five days of sick leave to patients with respiratory symptoms, such as fever, cough, sore throat and runny nose, in an effort to prevent further community spread of the coronavirus.

In a move to help the international community combat the coronavirus pandemic, the Singapore government will be making the software for its contact-tracing application TraceTogether (works via Bluetooth), which has already been installed by more than 620,000 people since its launch on 20 March 2020, freely available to developers around the world.

As a precautionary measure to curb the spread of Covid-19, the Singapore Ministry of Health announced a 14day Stay-Home Notice (SHN) to all new arrivals in Singapore. Singapore will significantly tighten its borders from 24 March 2020, with all short-term visitors no longer allowed to enter or transit through the country, in a move to reduce the risk of importing coronavirus cases. Work pass holders and their dependants will be allowed to return to Singapore only if they are employed in sectors that provide essential services such as healthcare and transport.

There are also dedicated facilities for Singaporeans returning from UK/USA in particular to serve Stay-Home Notices. The Singapore government has set up Community Isolation Facility at D'Resort NTUC for patients who are well enough to be discharged, but are still tested positive. This will help to free up hospital facilities for serious cases.

Most of the private medical insurance plans in Singapore confirm covering for treatment for Covid-19 patients up to the policy benefits with no adjustments to terms and benefits. A few insurers that had previously enforced their exclusion for (pandemics) are now adjusting and granting extensions of coverage.

The Singapore government will continue to pay for the Covid-19 testing fees and hospital bill in full for Singapore Residents and long-term pass holders who are admitted to public hospitals for Covid-19. For any other medical treatments at public hospitals, expats will have to pay out of pocket, or depend on their individual/corporate insurance.

However, Singapore residents or long-term pass holders who insist on leaving the country despite the Government's travel advisories will have to pay full hospital charges if admitted for coronavirus-related treatments. On top of that, work-pass holders or their dependants who leave Singapore from 27 March 2020 will be deprioritised for entry approval and could see significant delays before they are allowed to return to Singapore if they persist in travelling abroad and return infected.

Private hospitals in Singapore are not equipped to deal with pandemics, in particular Covid-19. The Singapore government is restricting Covid-19 treatment mainly at specialised public hospital facilities including Tan Tock Seng Hospital, National Centre of Infectious Diseases, Singapore General Hospital and KK Women's and Children's Hospital to contain the virus.



## SOUTH KOREA

Currently in Korea, there are more than 10,000 confirmed case of coronavirus. However the increasing rate has decreased compared to last month. The government is putting effort to prevent coronavirus from being confirmed by focusing on coronavirus tests, and executing social distancing movement.

First, if they get coronavirus, they will be transported to the hospital and get treated in an isolated place. They will get treatment only at the designated hospitals. The government is putting a great effort to prevent more coronavirus confirmed patients by designating screening clinics where they can receive coronavirus tests, and carry out anti epidemic sterilization where the confirmed coronavirus patient has visited. Also, the information of where the patient has visited before being confirmed is available to be checked from the ward office's website.

There are no changes in coverage through private insurance plans. In Korea, if there are confirmed

patient, the expenses are covered by the country, and if there are any expense that the individuals needs to pay, these are covered by the insurance companies.

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## SPAIN



The insurance market position is in the same line of action as France and other countries. Some insurers are considering facilitating deferrals of insurance premium payments and others offering facilities for capital regularizations.

In life insurance, insurers do not have the exclusion of pandemic, some of which they have in their contracts, warned that they will not apply it. In health insurance, it is a typical exclusion, but most insurers have published notices that they will not contemplate this exclusion in the current crisis.

Regarding Property Damage & Business Interruption Insurance, some clients are seeking exceptional treatment in their insurance, considering that they have not been able to access their businesses due to force majeure or exceptional circumstances. At the moment the market is not accepting these situations but we will be aware to the evolution of events.



## SWITZERLAND

Medical costs in connection with Covid19 will be covered via the swiss health care system. As all residents in Switzerland have a personal health insurance, the medical costs are not something that affects the employer. People in need of help or assistance would reach out to their health insurance carrier or their doctor. All major health insurers also provide telmed services and there are state hotlines, too.

In fact, the Swiss federal council has declared an extraordinary state. This means that employers must wherever possible let employees work from home or grant paid leave if they are infected and put on quarantine. Also they should take all measures and precautions issued by the state. ). For instance, we have switched to working in two shifts to reduce the number of persons in the offices and make it possible to avoid peak times in public transport.

So this message reaches you from my kitchen table.

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## VIETNAM



Vietnam has currently declared 251 cases of the coronavirus infection; however, we have concerns that more cases will arise. Travelers from epidemic affected areas will face additional checks and screening, and Vietnam has quarantined 2,738 suspected cases of the virus as a precaution. Suspected cases are those people that have returned from epidemic areas or have had direct contact with returnees from epidemic areas and show symptoms as per the Ministry of Health.

We would like to draw your attention that Vietnam on April 1 implemented strict social distancing rules nationwide for 15 days to curb the spread of COVID-19. The measures include self-isolation and restricting people from leaving homes except for food and medicines. The gathering of more than two people is also banned while also keeping a distance of two meters when outside.

If the patient is suspected of infection and tested negative or positive, the Health Insurance will be paid as prescribed. The health insurance fund will pay for patients going for examination when they have suspected symptoms such as fever, cough, shortness of breath and the negative diagnostic test for SARS-Cov-2 virus. - If the patients are foreigners, they must pay all expenses.

Some private medical policies, such as the international healthcare insurance program will cover any treatment costs related to Coronavirus as they would for any other covered diseases, this is subject to policy terms and conditions and benefit schedule. Vice versa, COVID-19 is not covered due to the main exclusion of policy related Epidemics.

An employer may unilaterally terminate a labor contract under certain circumstances. When unilaterally terminating a labor contract, the employer shall notify the employee in advance:

- At least 45 days, for indefinite-term labor contracts;
- At least 30 days, for definite-term labor contracts;
- At least 3 working days, for seasonal or work-specific labor contracts of under 12 months as stipulated at Point b, Clause 1 of this Article.

Factories, businesses and service establishments producing and providing essential goods are allowed to

remain open but must follow strict health guidelines. Nevertheless, at this time, employees are allowed to work from home because Vietnam on April 1 implemented strict social distancing rules nationwide for 15 days to curb the spread of COVID-19. Vietnam launched a mobile app that will allow all Vietnamese to declare their health status. The government has urged citizens to update their health status on the app. Vietnam has mandated that people wear face masks at crowded places.

At this time, COVID-19 is excluded under the insurance of the local insurer. However, this can be considered to cover under insurance of global insurers according to the terms and conditions of Policy Wording, the Policy Schedule/Endorsement, terms and conditions to each customer.

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