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What You Need to Know About Life Insurance and the Coronavirus

By [Insure.com](https://insure.com) Posted on March 19, 2020

Industry experts offer guidance about buying a life insurance policy in the current climate.

Foster City, CA – March 19, 2020 – insure.com interviewed life insurance experts to find out how the coronavirus is affecting consumer demand for life insurance policies and what people need to know about getting a policy today.

People should be aware that life insurers may take into account your travel when deciding on a policy. If you've recently traveled to an area at high-risk for the coronavirus, an insurer may postpone issuing a policy, exclude that cause of death from your policy or even decline the application.

"Both travel and pre-existing conditions can delay the life insurance underwriting process," says Les Masterson, Insure's managing editor. "We provide information on what you need to know about the differences between term and permanent life insurance, so you can figure out which one is right for your situation."

Other options, though costlier, are [guaranteed life insurance](#) and [simplified life insurance](#). These policies enable individuals to rapidly secure coverage without medical exams or responding to any health-related questions. In our

article, we also explore [group life](#) insurance's pros and cons.

Insure.com additionally discusses how [disability insurance](#) may be extremely important for anyone affected by the coronavirus or other factors.

Find out more about the topic on our new article: [Life insurance and the coronavirus: What you need to know.](#)

Insure.com's managing editor, Les Masterson, is available to elaborate on this information and answer any questions that you have.

About Insure.com

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For more than 20 years, [insure.com](#) has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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