

Supporting customers through tough times

It takes Aviva



We're working hard to support all our customers through the current tough financial times.

We want to ensure you can keep some life cover in place whilst reducing your monthly outgoings.

So, now if you temporarily decrease your cover and monthly premium payments, we've introduced a simple way for you to top your cover back up to its original level.

Changing your cover and premiums – step by step

If you're looking to make changes to your cover, our team are here to help you.

Step 1 One of our team will go through the changes you want to make to your cover and payments to make them more affordable.

Step 2 We'll let you know about the different things to think about, how topping up cover in the future works and why it might be useful to speak to a financial adviser before making any decisions.

Step 3 We'll send you a quote showing all the figures so you can look through them.

If you decide to go ahead, we'll make the changes, send you details of what's happened. Once you've made the changes your cover will stay that way for a minimum of 12 months.

How topping-up cover works...

We'll get in touch with you around 11 months after you make the changes to your policy.

We'll ask whether you want to top-up your cover back to its original level (or any amount up to that level) and confirm you won't need to go through our usual application process.

If you do want to increase your cover, we'll need you to confirm nothing has changed medically within the last five years. We'll also need you to confirm your Direct Debit details.

If you decide not to make any changes at that time, we'll contact you again around two years after you made the decreased your cover to see if you want to top your cover up.

If you want to increase your cover at any other point, you'll go through our normal application process.

What you need to know before making changes

If you decrease your cover and premiums and want to top up your cover, its important you know:

- we'll only be able to offer you the products we offer at the time. These may have different terms and conditions or underwriting and eligibility rules from your current product
- it's likely you'll pay more in the future for the same level of cover you have now because of changes in your age and/or health and lifestyle
- in rare cases, you may not be eligible for a top-up due to your health or your age
- if you cancel your policy and re-apply at a later date, your whole cover may cost you more because of your change in age.