



With Aviva  
Mortgage  
Protection  
there's always  
a doctor in the  
house





Why do you need  
Mortgage Protection?

# Mortgage Protection Explained

## Why would I need it?

Anyone taking out a mortgage is obliged to have mortgage protection in place. And as your home is probably the most important thing you will own, it makes sense to protect it.

Mortgage protection is designed to help pay the outstanding balance of your mortgage if the worst were to happen to you. Giving you peace of mind and your family the security of knowing their home is safe at a difficult time.

Mortgage Protection is simply a form of life insurance linked to your mortgage. As long as you have enough cover in place, the plan will help to automatically pay off your mortgage if you die during the term of the plan.

Your mortgage protection plan is a type of decreasing life insurance. This means the amount it pays out reduces every month as your mortgage decreases. Because of that, you only pay for the cover you need. And if you arrange a joint mortgage, the plan can cover both people.

[Click to play the video](#)



# How much does it cost?

When you take out a mortgage, your provider will insist you have enough cover in place to repay it if you die within the term of your mortgage. You'll pay a premium each month for the length of your mortgage term.



The cost of your Mortgage Protection cover will depend on:

**The size of your mortgage** - this determines the amount of cover you need...

**The Length of your mortgage** i.e. over how many years you will pay it...

Whether you **add specified illness** cover...

Your **age**...


Whether you are a **smoker** or non-smoker...

Whether you take out the plan **by yourself or jointly** with your partner...

Your current **state of health**...

**Whether you add a conversion option**...

**Note:** If over time you need to renegotiate your mortgage cover and/or extend the term, if your family grows and the sum assured is required for a longer term, a conversion option provides the option to extend the term or convert the current sum assured to a level or decreasing term contract without the need for medical underwriting.



Why Choose  
Mortgage Protection  
from Aviva?

# Mortgage Protection from Aviva

Mortgage Protection is a 'must-have' but here at Aviva we turn it into 'worth-having'.

Mortgage Protection from Aviva comes with care for you and your family at no extra cost. You not only get a great price, you also get all of the added value benefits that Aviva Care brings.

With Aviva Care included in your plan, there's free access to an online GP, Family Care mental health support and lots more, that covers you, your spouse/partner, children and students in full-time education up to 23 years.

Powered by Teladoc Health, a global leader in virtual care; Aviva Care gives you four health & wellbeing services that line up to offer total

protection for you and your family.



Play the video to learn about Aviva Care

# Digital GP



It's not always easy or convenient to get to the doctors' surgery. With Aviva Digital GP you can get an online appointment with a doctor without having to wait for a face-to-face appointment. The Aviva Care digital GP service is a private doctor service offering you and your immediate family access to clinical advice and guidance in non-emergency situations.

At home or on holiday, it offers the peace of mind of being able to speak to a doctor quickly, at a time that suits you.

## The benefits:

- **Its easy to use from the comfort of your own home**
- **Provides Quick access to an experienced GP**
- **You can use it at home or on holiday**
- **Get prescriptions sent to your local pharmacy**

## Who can use this service?

This service is available to you, your spouse or partner, your children up to age 18. (23 if in full time education)

## How does it work?

For any health concerns you have, our experienced doctors are available **Monday to Friday from 8 am to 8 pm and on weekends from 9 am to 12 noon.**

Register to use the service, fill in some details to help the doctors understand your concerns and an Irish licensed doctor will call you back. Video conference is also available if required.

You can use the service to discuss any medical issues concerning you or your immediate family, get sick certs or a prescription can be sent directly to your local pharmacy.

# Best Doctors Second Medical Opinion



If you or a member of your family become ill or had an accident, it would be reassuring to know that you had the correct diagnosis and treatment plan. With the Best Doctors service, you can get a second medical opinion from a world leading expert so you can double check a diagnosis, investigate alternatives and get additional treatment options for any condition affecting your quality of life. You get access to 50,000 world-renowned specialists with 450 specialities and sub specialities who will work with your own doctors and consultants to advise on the best course of action. It can also be used for conditions diagnosed before taking out your cover with Aviva.

## The Benefits

- **Double-check a diagnosis or treatment with a world leading expert**
- **Investigate alternative treatment options**
- **Review your options if your symptoms haven't improved**
- **Can be used if you're worried about a parent, partner or child**

## Who can use this service?

This service is available to you, your children up to age 18 (23 if in full-time education)

Your spouse or partner

PLUS your parents AND your spouse/partner's parents.

## How does it work?

Register to use the service, answer some online questions and a dedicated Case Manager will then be assigned to you who will guide you through the whole process including supporting you to gather the relevant medical documentation and ultimately discussing the meaning of your report.



# Family Care Mental Health Support



Managing your mental health is just as important as your physical health. And it's OK not to be OK. When life brings new and unexpected changes, it's normal to feel anxious, stressed or low. Whatever your challenge, you're not alone. Our professional team of Psychologists are here if you're:

- Overwhelmed, stressed or anxious
- Feeling low, depressed or lonely
- Need help managing the emotional impact of life events and developing coping and behavioural skills

Family Care gives you access to a wide variety of specialised forms of therapy, including counselling and Cognitive Behavioural Therapy.

## The Benefits

- **It's completely confidential and access is easy**
- **They can help you develop coping and behavioural skills**
- **The Psychologists are registered with the Irish Psychological Society**

## Who can use this service?

You, your spouse or partner, your children up to 18 (23 if in full time education).

Patients under 18 years of age are supported with a single assessment session during which they will benefit from a formal diagnosis. At the end of the consultation, practitioner Psychologists will make recommendations and support the patient as well as their carer/guardian/ parent, to access specialised services.

## How does it work?

Once you've registered for the service, simply request an appointment. An appointment will then be made for you. These services are delivered by Clinical, Counselling and Health Psychologists registered with the Irish Psychological Society. Appointments can be made at a time to suit you and each session lasts 1 hour. You are entitled to up to five consultations a year.

# Bereavement Support



Losing a loved one isn't easy. So, it might help to know there's help on hand through bereavement counselling. When you or your spouse/partner need someone to talk to, our team of counsellors and psychologists are just a phone call away.

## The Benefits

- **It's completely confidential**
- **Access is easy, support is just a telephone call away**
- **They can help you develop ways to cope**
- **The counsellors are registered with the Irish Psychological Society**

## Who can use this service?

The spouse or partner of the deceased customer/member anytime up to 12 months after the loss of their loved one.

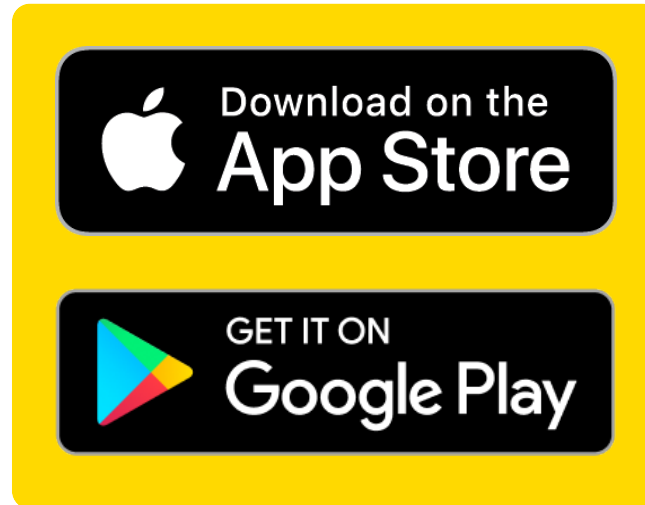
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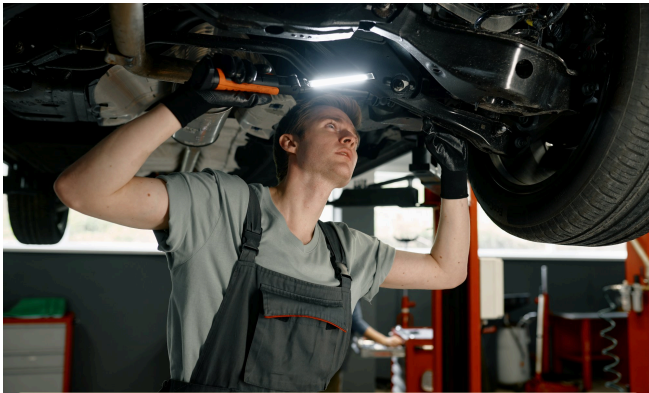
# How can you register for Aviva care?

Download the Aviva Care app from the Apple App store or Google Play. Register using your email address & Aviva policy number. You can start using the benefits straight away!

For more info check out [aviva.ie/avivacare](https://aviva.ie/avivacare).



# Automatic extra benefits...



## Accidental death benefit

This cover kicks in from the moment you send us a fully completed and signed application form and direct debit mandate. You get cover for accidental death up until we accept or decline your application. We will pay out the lower of the life cover amount being applied for or €150,000.



## Terminal illness benefit

We'll pay out the life cover amount if you're diagnosed with an advanced or rapidly progressing incurable illness if your life expectancy is less than 12 months in the opinions of both an attending consultant and our Chief Medical Officer.



## Guaranteed Mortgage insurability option

If you increase your mortgage or extend its term, you can take out additional mortgage protection cover to meet your need for a larger amount of life cover. We won't ask for further evidence of your health as long as the term of your plan matches that of your extended mortgage, and the increase in your cover is no more than €40,000.

# The option to add on specified illness cover...

Nobody likes to think they may become seriously ill, but it's something you should be prepared for.

To give you further protection, you can combine your mortgage protection plan with specified illness cover. This gives you protection for a number of serious illnesses.

***Specified Illness cover provides a lump sum cash payment which enables you to take care of yourself and your family if you're diagnosed with one of the conditions we cover.***

Being diagnosed and suffering from a serious illness can be emotionally and physically draining. It can disrupt your ability to earn a living or care properly for yourself and your family. You may need to adapt your home or even move house. Specified Illness cover offers you protection from the financial impact a specified illness may bring.

Whether you make a speedy recovery or you have to cope with spells in hospital, operations, debilitating treatments or a lengthy recuperation, specified illness cover can provide a one-off lump sum to help you through.



## **Full payment illnesses**

**Specified Illness covers 52 illnesses on a full payment basis.** This means that if you suffer one of these illnesses and satisfy the definition while on cover, we will pay the full amount for which you are covered.

## **Partial payment illnesses**

**Specified Illness covers 45 illnesses on a partial payment basis.** If you are eligible to claim for one of these, we will pay €20,000 or half of your cover amount, whichever is lower.

Talk to your broker  
today.

