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Why, what and how

Employer guide to
Group Life cover





Why Group Life cover matters to your business

Protecting your most important assets

As an employer, you don't need us to tell you that your employees are your most valuable assets and that they deserve some level of financial protection from life's unwelcome surprises.

The untimely death of an employee can be a huge shock to a business, and this is where Aviva Group Life cover comes in. It represents an investment in your employees' security by financially supporting their families when they need it most. And as well as showing you care about your employees, it also helps your business stand out from the crowd when it comes to recruiting and retaining staff.

Why your employees need Group Life cover

The death of an employee can be devastating to their family and loved ones. Group Life cover helps ease the financial pressure on an employee's family at an extremely difficult time by providing financial and emotional support to those left behind.

Aviva Group Life cover is not only there to support when the worst happens. In addition to financial and emotional support, our range of wellbeing services can help employees become happier and healthier.

Choosing Group Life cover for your business provides financial support for loved ones if an employee dies in service. But that's not all. We're dedicated to helping people live their best lives. Group Life cover from Aviva looks after the employee's life as well, with a range of everyday health and wellbeing services, and valuable legal support.

Julian Nurse, Group Protection Propositions Manager, Aviva

What it provides

Our Group Life cover can help you deal with one of the most difficult situations to happen in your workplace. In the event of an employee's untimely death, we can provide a financial payment to the trustees of the scheme or a nominated beneficiary.



Flexible policy design - we offer the flexibility to choose eligibility criteria for members joining the scheme and benefit levels for different categories of membership.



Rapid payment - our claims process provides beneficiaries with the help they need when they need it most. We aim to pay eligible claims as fast as possible and generally these will fall outside of probate, which means that beneficiaries receive rapid financial support.



Access to a Master Trust policy - you may prefer to set up your Group Life policy under our Master Trust. This means our appointed Independent Trustees take on the trustees duties and responsibilities, which includes, most importantly, the settling of your claims. You'll still be involved in the day to day running of your scheme such as managing your members and the annual renewal but there will be no need to set up a standalone trust for your policy - we'll do it for you at no extra cost.



It takes Aviva to help your employees live their best lives

We're dedicated to helping people live their best lives by encouraging them to consider their wellbeing in everything they do.

By promoting healthier habits and small shifts in attitudes and actions, we can help people make informed, balanced and positive lifestyle choices. And if the going gets tough, we also have services to help your employees cope with things like stress and grief.

We believe our range of wellbeing services helps employees become happier and healthier, which could lead to increased employee engagement, improved staff retention, increased productivity and reduced absenteeism. All of which could help contribute to improvements in the bottom line.

To be eligible for Wellbeing services employees must be a permanent resident of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man.

Aviva Line Manager Toolkit: Mental Health

Good conversations start here.

Developed by mental health professionals, the Aviva Line Manager Toolkit: Mental Health offers video modules and downloadable materials aimed at helping line managers spot the warning signs of poor mental health. It also helps them identify reasonable adjustments and manage professional boundaries.

The toolkit gives your managers more confidence to have supportive conversations with team members, so they can address issues before they become more serious. The Aviva Line Manager Toolkit: Mental Health is available to insured and uninsured line managers as part of an eligible scheme. Terms apply.

Working alongside experts in cancer support

We're working alongside our partner, Macmillan Cancer Support, to offer expert support to your employees living with or affected by cancer.

Macmillan Cancer Support offers tailored and trusted information to help with the physical, emotional and financial effects of cancer through diagnosis and beyond.

Your employees can sign-up for their regular, tailored emails at macmillan.org.uk/diagnosed-with-cancer

You can also find more information on Macmillan's website about how to support employees living with cancer.

Visit macmillan.org.uk/cancer-information-and-support/get-help/help-with-work/employers

Bereavement Helpline

Get emotional and practical help from a grief counsellor.

Provided by Care first, the Bereavement Helpline gives your insured and uninsured employees practical and emotional support from qualified bereavement counsellors to help them deal with grief when they lose someone close to them. And if your employee is the one that passes away, their family can use the service to help them cope with their loss.

Wellbeing Library

Stress and worry can take a toll on wellbeing, wherever it comes from. The Wellbeing Library is an online library of useful content, hints and tips - including guides and tools. In the Wellbeing Library, your employees will find sections offering helpful support on all kinds of situations, from family and relationships, money or work to mental or physical health conditions. Whatever's on their mind, they can find information to help them deal with it. Available to all employees, insured and uninsured.

Grief Encounter Helpline

Losing a parent or sibling is both devastating and life-changing for a child. Grief Encounter works closely with bereaved children, their family, school and other professionals to help them find a way through the anxiety, fear and isolation so often caused by grief.

Aviva Mental Health Guidance

Looking after mental health in the workplace is an important part of keeping your employees happy and healthy. It can help increase employee engagement, improve productivity, reduce absenteeism and help with retaining staff. We have a range of information, advice, guidance and tools in place to help you and your employees create a workplace in which your people can thrive.

We've produced ten bite-sized videos for your employees to watch whenever they need to. Designed by our expert clinician, they cover a range of mental health topics.

Cancer Care with Get Active

Get Active supports your insured employees' wellbeing and fitness goals with savings on memberships at over 3,000 health and fitness clubs as well as discounts and offers on health and lifestyle products and services.

Cancer Care with Get Active provides discounted products and services that can help your insured employees with the daily living adjustments a cancer diagnosis and treatment can bring, as well as offers on services and experiences that may enhance quality time spent with family and close friends.

Whether accessing the cancer care offers for themselves or to help support their loved ones or those close to them following a cancer diagnosis, the service is available for insured employees to use at any time, not just during a claim.

Terms apply.

Stress Helpline

Provided by Care first, the Stress Helpline offers insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress.

The helpline can be a good place for employees who need help with personal or work-related stress issues. Talking and sharing can be the first step in helping to work through problems and resolve them, aiming to achieve the best outcome for employees and employers.

These wellbeing services are non-contractual benefits Aviva can change or withdraw at any time. This does not apply to Grief Encounter as this is a charity and is available to the general public.

For full information about these wellbeing services, please contact your Financial adviser/Aviva Account Manager



Group Life cover: Wellbeing services brochure

Aviva DigiCare+ Workplace

We can help support your insured employees with the Aviva DigiCare+ Workplace app, provided by Square Health. It gives them the guidance they need to help detect, manage and prevent physical and mental health problems. It helps your employees stay on top of their health.

- **Health Check** - this annual service, via a self-administered fingerprick blood test, looks at 20 different health markers to spot problems early, including diabetes risk, cholesterol status and liver health. It also includes a personalised health report with a follow-up digital GP consultation available.
- **Digital GP** - your employees can receive the guidance they need from a private GP through the app and usually receive an appointment within 24 hours. All GPs are on the General Medical Council's register of GPs. They will have access to 20-minute video consultations (including wrap-up time), which can be shared with their eligible family members. Video consultations are bookable any day of the week between 8am and 8pm.
- **Nutritional Consultations** - your employees have access to 30-minute consultations with a trained nutritionist, which can be shared with their eligible family members. It offers advice and guidance on optimal eating plans, how to change their relationship with food and breaking bad habits.
- **Mental Health Consultations** - to help with many types of issues, from workplace stress to money worries, big life changes and more. Includes bereavement support for the unfortunate times when employees need it.
- **Second Medical Opinion** - for an expert opinion on a recent initial diagnosis and treatment plan, this service can be shared between your employee and their eligible family members. These are UK based clinicians.

There may be limits to the number of times your employees can use these services, they can check their full allowances within the app.

Aviva is working with Square Health to provide Aviva DigiCare+ Workplace. Set up by doctors, Square Health has more than 25 years' experience working with companies like Aviva to deliver benefits to their customers.

With an established network providing access to over 5,000 medical specialists across the UK, Square Health helps us to put your employees' needs first.

Terms and conditions apply, which can be viewed in the app.

These services are non-contractual benefits Aviva can change or withdraw at any time.

Red Apple Law Legal Services

Helping employees get the essentials in order

Introducing Red Apple Law Legal Services

There can be so many things to consider when planning for the future, from buying or selling a home, to Will writing – and the legal aspect of it all can sometimes feel quite overwhelming. That's why, through Aviva's Group Life policy, employees are able to access a range of services to help give them some peace of mind that their legal essentials are in order.

These legal services are provided by Red Apple Law, who form part of the Trust Inheritance Group. They've been providing legal services for more than 30 years and during this time, have helped more than 300,000 people write their Wills or plan for their family's futures. They also support around 6,000 families annually to understand and complete their next steps during bereavement.

Employees can access the Red Apple Law legal services whether they're insured under an Aviva Group Life policy or not. These services are also available to their spouse or partner.

The Terms and conditions and the Privacy Policy can be viewed online. These services are non-contractual benefits Aviva can change or withdraw at any time.

Funeral Support

Support is available at any point before or after the funeral. Before the funeral has taken place, families may have lots of questions about belongings and property as well as how to locate and understand the Will. Red Apple Law's experienced bereavement team will ensure that loved ones receive correct, jargon-free information to help them understand the process.

Some of the things Red Apple Law can help with:

- Advice on how to locate a Will, Funeral Plan or Memorandum of Wishes (Funeral Wishes document)
- Advice on how the costs of the funeral will be managed in relation to the whole estate
- Support finding a reputable and regulated funeral planning service

After the funeral, Red Apple Law can help with:

- Practical help to identify next steps
- Clarification of legal duties as an Executor or beneficiary
- Support to understand whether Probate is required and what services are available
- Access to the widest range of legal services available. Aviva customers can exclusively access the Executor Toolkit free of charge
- Providing a free interactive bereavement guide for everyone

At any time before or after the funeral, families can access free online Grief Counselling via Red Apple Law's online portal.

Funeral Wishes register

In a legal sense, a Will is really helpful to determining how a person wants their property and assets distributed after death. But a 'Memorandum of Wishes' is often missing and can be equally as valuable, helping to answer the questions that a bereaved family will have in the days that follow a death.

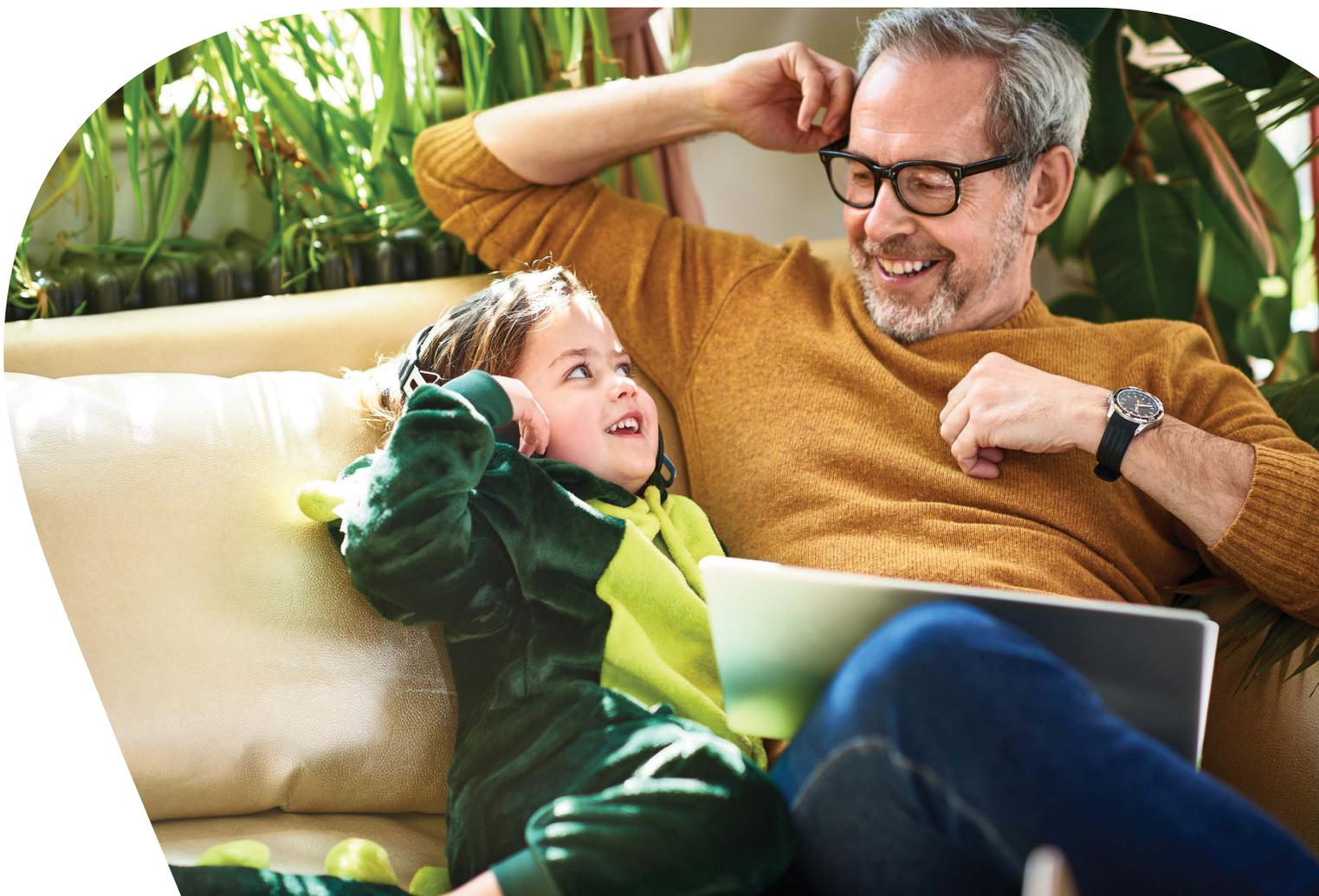
The Funeral Wishes register is an optional paid for service which if selected will have a 25% discount applied.

Not knowing what someone would have wanted can create feelings of regret and doubt, and even lead to family disputes. Being able to refer to a comprehensive 'Memorandum of Wishes' can help the family feel as though they are comfortably fulfilling the wishes of their loved ones.

Once created, it is stored on the National Funeral Wishes Register until needed and their loved ones can access them easily in the future.

How it works:

- Write Funeral Wishes using the online step-by-step guide
- One-off payment to write Wishes and store on National Funeral Wishes Register for as long as needed.
- Search the register free of charge to find out if there is a Funeral Wishes document registered, but information will only be released subject to ID checks.



Terminal illness support

When someone is diagnosed with a terminal illness, they may want to review their current will or talk to a professional to put legal documents and practical plans in place.

Red Apple Law offer a legal planning consultation with their highly experienced Estate Planning team. Their consultant will work in partnership with the bereavement team, and other legal teams if required, to provide the best advice and package of support that both secures the individuals future plans, while including considerations to support the individuals loved ones with their legal, emotional and practical needs in future.

This service is accessed via a call-back from a specialised professional. A member of our support team will call you to learn more about your goals for your planning session. They will then allocate you an appointment with an Estate Planning specialist to finalise any plans you would like to put in place.

Life Planning Services

(Life Planning Services include Will Writing, Lasting Power of Attorney, Living Will and My Final Wishes)

Will Writing

A Will ensures your money, property and possessions go to the right people when you pass away. Through planning ahead and writing a Will, employees will have the peace of mind that, when the time comes, their wishes will be carried out in exactly the way they've chosen, and they'll have done all they can to make life as easy as possible for those they leave behind.

The Will Writing service is an optional paid for service which if selected will have a 25% discount applied.

The online, telephone and video Will Writing service is available to residents of England, Wales and Scotland. It's not available to residents of the Channel Islands or the Isle of Man. There's limited availability for telephone and video Will Writing and no availability for online Will Writing for residents of Northern Ireland.

Lasting Power of Attorney

A Lasting Power of Attorney (LPA) allows an employee to appoint Attorneys to make decisions on their behalf should they become unable to. An Attorney is a person who they trust to make decisions which are in their best interest. An LPA is mainly used if they don't have the mental capacity to understand and make decisions themselves.

There are two different types of LPA:

1. Property and Financial
2. Health and Welfare

An LPA is an optional paid for service which if selected will have a 25% discount applied.

Living Will

A Living Will, sometimes referred to as an Advance Decision or Directive, is a way in which an employee can let medical professionals know their decisions about what medical treatment they would and would not like to receive, should there come a point that they're unable to express this information themselves. This can spare their loved ones from needing to make a very difficult decision at a hard time.

A Living Will is an optional paid for service which if selected will have a 25% discount applied.

A Living Will is legally binding in England and Wales – but not legally binding in Scotland, Northern Ireland, the Channel Islands, or the Isle of Man. However, in Northern Ireland, a clear and specific advance decision is given legal effect under common law, meaning a healthcare professional must follow it if they know about it. If a healthcare professional has been advised to follow the decision of a Living Will and becomes aware one exists, this does then make it legally binding.

My Final Wishes

The My Final Wishes package has been designed by Bereavement Counsellors and Life Planning professionals to:

- give employees peace of mind by making it easy to share their plans with family and loved ones;
- bring emotional comfort to their family and loved ones during bereavement;
- give practical support to their family and loved ones by providing the answers to hundreds of decisions, when they need them.

My Final Wishes is an optional paid for service. If an employee opts to continue to use My Final Wishes on an annual subscription basis after the 1 month free trial period ends, a 25% discount will be applied to the subscription cost.

Within My Final Wishes employees will find the following tools:

- **Digital Assets** - an employee can provide loved ones with information and instructions around what they would like to do with their online presence after they've passed away.
- **Premium Document Folder** - with premium online document storage, employees can arrange their important documents into folders to help them stay organised day-to-day, and to make things easier for their loved ones to access in future.

Legal Helpline

The Legal Helpline is a telephone call back service which provides access to advice and guidance from a legal expert and is free to use. Whether an employee is looking for legal guidance in relation to buying or selling a home, making plans for their loved ones through writing a Will or managing an inheritance; or maybe they have questions about divorce or co-habiting - this service could help them.

The helpline can also provide guidance on accident and personal injury implications or their rights and restrictions when someone they love loses capacity. They can rest assured that through this service, support is available during many of life's more serious moments.

The Legal Helpline may suggest some additional services that could also be helpful - some of these services may charge a fee.

Estate Administration

Employees can choose to stay in control by completing some things themselves, or they can choose to hand everything over to a regulated professional. Book a callback via the online platform to discuss the solutions available, or start online with the free Executor Toolkit.

The Executor Toolkit is a free online legal tool which provides a step-by-step format to help Executors administer an estate after someone has passed away. It will generate letters to organisations and beneficiaries, populate Probate forms, and create estate accounts. Everything is in one place and accessible 24/7.

If they'd prefer not to do everything themselves, they can choose to hand over some or all of the work to a regulated professional - fees will apply depending on the level of support they would like.

In addition, they can access free online professional Grief Support and an online Bereavement Guide at any time through their dashboard.

The free online Estate Administration tool is suitable for estates under the Inheritance Tax threshold and available to residents of England, Scotland, and Wales. Additional support and services are available for those who choose not to proceed online. Any services outside of the free Executor Toolkit are available to residents of England, Scotland and Wales, and anyone who holds UK assets. If they choose to proceed with support outside of the free online Estate Administration tool, charges will apply depending on the level of support they choose. Any chargeable services will be made clear to them before they proceed.

Red Apple Law services are available for use in England, Scotland and Wales. There is varied or limited service availability in Northern Ireland, the Channel Islands and the Isle of Man.

For more information, please contact your Financial adviser/Aviva Account Manager.

How it works for employers

Choose what's right for you

We provide cover for companies with five people or more. You decide:

- who can join,
- the type of cover and level of benefit you want to provide.

Applying is easy

We've made it easy for you to apply for Group Life cover. Simply give us details of the employees you want to cover. If you've had a similar scheme with another provider, we'll need details of the previous/existing scheme and claims history.

We'll provide you with a quotation. Then, all you need to do is fill in the forms as accurately as possible. We'll do the rest to get your plan up and running quickly. If you need any help, please contact your financial adviser. If you don't have a financial adviser, you can find one at [unbiased.co.uk](https://www.unbiased.co.uk). You may have to pay for this advice.

After that, you simply need to keep paying your premiums and make sure you tell us straight away if you need to make any changes to the cover. And once we've set up your policy, you and your employees will have all the benefits the policy brings, with peace of mind amongst them.



How we offer more value

Our Group Life cover could offer you the opportunity to stand out from your competitors. Here are more ways it may add value:

Retention and hiring

Offering Group Life cover as part of an employee's benefit package helps show commitment to your workforce. It can also help make you an attractive employer to potential recruits.

Value for money

Group Life cover may cost less than an employee would pay when choosing to buy it privately.

Tax

For employers, Group Life premiums are currently allowable as a business expense for corporation tax purposes. For employees, the premiums are not classed as a 'benefit in kind', so are effectively a tax-free benefit, provided costs of cover for Excepted Policies aren't recovered from employees through an optional remuneration agreement. As our Group Life policies are written under trust, this means that any lump sum claim payments do not usually form part of a member's estate, and so should be free of any potential Inheritance Tax. This does not apply to registered group life schemes.

All references to taxation are based on our understanding of current law and tax practices, which could change in the future.

Flexibility

You can combine Group Life cover with our other policies, such as Group Critical Illness, Group Income Protection and Group Spouse/Partner Life cover. In this way, you can build an employee benefits package that really suits you.

Questions and answers

Here are the answers to the most common questions we're asked about Group Life cover:

How do I decide who to cover?

Firstly, decide the minimum age you want your employees to reach before joining the scheme, taking into account potential age discrimination issues. Secondly, decide if you want a fixed probationary period that your employees must serve before joining and when they can join, for example monthly or annually.

Can cover be provided for members who are not in the UK, Channel Islands or Isle of Man?

Yes, provided they maintain a UK, Channel Islands or Isle of Man registered contract of employment and they are working in one of our listed standard territories or any additional locations that we may agree. We will need to be advised of any members who are working overseas in case we need to apply any special terms and conditions.

You must tell us about any members who are working overseas at the policy start date or rate guarantee date. You must also tell us the countries that they will be working in.



Questions and answers

Must all employees have the same level of benefit?

No. You have a great deal of flexibility and can choose different levels of benefits for different types of employee, such as directors, managers and staff. Or you can offer the same level of benefits to all. You can also select a flexible benefits or voluntary scheme which is where employees can choose their own level of cover and pay their own premiums.

What medical evidence is needed?

It depends on how much cover you'd like. We offer a free cover limit (FCL). This is the limit under which medical information is not needed. If an employee's benefit exceeds the FCL, we will request medical information so our underwriters can decide if we can cover the person concerned.

What happens when someone new joins?

On the scheme's anniversary date, you will need to provide us with details of the new joiner and confirm their entry date to the scheme. However, there are some occasions when we need to know sooner. For example, tell us as soon as possible if:

- Any member's benefits exceed the free cover limit. This is the amount of cover each scheme member can have before any medical evidence is requested, or
- if by adding a member to the scheme, it increases the total sum insured by more than 25%. Or schemes that have 19 members or less, it increases the total insured by more than 50%.

What happens if I need to make a claim?

We need you to let us know as soon as possible by completing our on-line claim form. Tell us the member's details, as well as the scheme name and policy number. We also need to know the date, location and cause of death. Let us know who the beneficiary is, as well as any dependant's details if there's a pension payable. We may not require an original death certificate - we'll let you know if we do.

We'll send a confirmation email acknowledging receipt of the claim. And we'll be in touch if we need more information.

For Master Trust policyholders, please send an email to grouplifeclaims@aviva.com

Where can I get more information?

You'll find it in our **Group Life Insurance: what it is and how it works document**.

Find out more



To find out more, contact your financial adviser or visit aviva.co.uk/business/health-protection-wellbeing/group-protection/group-life-insurance/

Need this in a different format?

Please get in touch if you'd prefer this brochure (**GR01162 09/2024**) in large print, braille or as audio.

How to contact us

 0800 051 7501

 contactus@aviva.com

 aviva.co.uk

Our opening hours are Monday to Friday, between 8.30am and 5.30pm. Calls may be monitored and will be recorded.



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