

Online Group Income Protection

Policy Wording

Reference: GR02138 – 12/2023

This policy is intended for schemes with between three and 250 members.



Welcome to Group Protection from Aviva

What the policy wording explains

This policy wording tells you:

- what to do if you need to claim
- what is covered
- explanations of some of the terms used in this document.

We've tried to make this document as easy to understand as possible, but if you have any questions or queries about the policy please contact us and we will be pleased to help you.

How the policy works

If you provide us with the information we ask for, when we ask for it and pay the premiums when they are due, we will cover the members for their insured benefits, and pay these benefits should a member be unable to work due to illness or injury.

Outline of the Policy

The policy insures the benefits payable if a member is unable to work and is suffering loss of earnings due to illness or injury.

This policy wording, along with the policy schedule and any endorsements sets out details of the cover we have agreed to provide to you. It is evidence of a legal contract between you and us.

Some terms of the policy depend upon the information provided by you. Failing to disclose information, giving false information or failing to tell us where any facts have changed since they were provided where done deliberately or recklessly gives us the right to cancel the policy. If the information was given carelessly or the failure to disclose the information was careless then we will have the right to amend the policy to be consistent with what the terms should have been based on the correct information (or cancel the policy if we would not have offered any terms for the policy applied for).

If you fail to comply with all of the policy terms and conditions, we may not pay claims. We may also cease to accept further premiums, meaning cover under the policy will cease.

This insurance is provided by Aviva Life & Pensions UK Limited.

Contents

Section		Page
1	What benefits are covered	4
1.1	Total benefit	4
2	Proportionate benefit	4
3	Recipient of benefit	4
4	Entitlement to benefit	4
5	Time limits on payment of benefit	4
6	Maximum benefit	4
7	Who is covered	5
7.1	Can cover be provided for members that are temporarily absent from work?	5
7.2	When medical underwriting is required	6
7.3	When medical information is required for a previously medically underwritten employee	6
7.4	Switching the insurance to us from another insurer	6
8	Temporary Cover	7
9	Waiver of premium	7
10	Escalation	7
11	Linked claims	7
12	Linked periods of absence	7
13	Overseas cover	7
14	TUPE	8
15	Policyholder stops trading or a member is removed from payroll or partnership	8
	Conditions	9
1	Changes on premium review date	9
2	Changes at any time	9
3	Policy accounting	9
4	Increases in benefit	10
5	Compliance with Policy Terms	10
6	Continuation Option	10
7	When you can cancel the policy	10
8	When we can cancel the policy	10
9	What happens when the policy is cancelled by you	10
10	What happens when the policy is cancelled by us	11
11	Surrender value	11
	Claims Conditions	12
1	Claims procedure	12
2	How to submit a claim	12
3	Our requirements	12
4	Medical supervision	12
5	Payments	12
	Further policy conditions	13
	If you have any cause for complaint	14
	Definitions	15

Please note

Throughout this document certain words are shown in **bold** type. These are defined terms and have specific meanings when used in this policy wording. The meanings of these words are set out in the Definitions section in the back of this document.

The Aviva Online Group Income Protection policy has been specifically designed to provide quotes for small to medium sized enterprises where the cover requirements fall within certain parameters.

We are unable to provide online quotations which include a lump sum payment or is on a pay direct basis.

1 What benefits are covered

1.1 Total benefit

We will pay **total benefit** if immediately before the start of **incapacity** the **member** was **actively at work** and following their **job role** and, after the start of **incapacity** they are not following any **other occupation**, and the **deferred period** has finished.

The benefit payable will be shown in the **policy schedule**.

2 Proportionate benefit

We will pay a **proportionate benefit** after the **deferred period**:

- if before **incapacity** the **member** was **actively at work** and following their **job role** and;
- if **incapacity** has lasted for at least five consecutive working days; and as a result of illness or injury the **member** is either;
- following their **job role** on a part-time basis; or
- following any **other occupation**

in either case with a reduction in **earnings**.

For example: If a **member's earnings** are reduced by 70%, **we** will pay 70% of the **total benefit**. When paying proportionate benefit, **we** will not reduce your benefit due to increases in **earnings**, as long as those increases are not higher than the increase in the **retail price index**.

To calculate proportionate benefit when it is first paid, **we** will use the **member's earnings** at the start of **incapacity**, adjusted in line with the movement in the **retail price index**.

If the **income benefit** amount stated in the **policy schedule** includes an automatic deduction, **we** will ignore that deduction as long as the amount payable as **proportionate benefit** is not more than would be paid under **total benefit**.

3 Recipient of benefit

We will normally pay all **benefit** under this **policy** to the **policyholder** (Benefit term 17 a – c gives details of when **benefit** may be paid to the **member** instead of to the **policyholder**).

4 Entitlement to benefit

A **member** will become eligible to claim **benefit** for **incapacity** when the **deferred period** has finished.

5 Time limits on payment of benefit

- a. We will pay **benefit** for **incapacity** at the end of each full month, or at the end of **incapacity** if earlier. A proportionate amount will be paid for any periods of **incapacity** which last less than one month.

- b. We will pay **benefit** for **incapacity** until:

- the end of **incapacity**; or
- the **limited payment term** is completed; or
- the **member** reaches the **cease age**; or
- the **member** leaves service; or
- the **member** is remanded in custody (the **benefit** will be retrospectively paid if the **member** is not convicted of the offence) or receives a custodial sentence; or
- **we** are unable to obtain the **medical information** of continued **incapacity** which **we** need; or
- the **member** is no longer eligible for **benefit** or ceases to be a **member**; or
- the **member** reaches the end of the fixed term contract that was in place as at the first date of **incapacity**; or
- the **member** dies,

whichever is sooner.

- c. Any **member** who is receiving **benefit** and has a fixed term contract will only be eligible for **benefit** for the remainder of the contract in place as at the date of **incapacity**, whether this is extended or not.

6 Maximum benefit

- a. The maximum amount of benefit **we** will pay is the lesser of;

- the **income benefit**; or
- 80% of **gross taxable earnings** less other benefits

Other benefits include:

- continuing income from an employer
- regular payments from other insurance policies (unless the maximum benefit period of those policies is 2 years or less) including:
 - income protection/permanent health insurance
 - mortgage payment protection
 - loan protection

Benefit is subject to an overall maximum of £425,000.

Benefit received by a **member** from this **policy** may affect their entitlement to certain means tested state benefits.

- b. Employer pension contributions can also be covered either for fixed amounts, or based on a percentage of **pensionable salary**, up to a maximum annual amount of £75,000.

Cash in lieu of employer pension contributions can be covered but will be treated as employer pension contributions and subject to the maximum annual amount of £75,000.

Other supplementary benefits that **you** continue to pay to an incapacitated **member**, such as company car allowances and

insurance premiums, can also be covered and will be included within the employer pension contributions overall maximum annual amount of £75,000.

Employee pension contributions can also be covered based on a percentage of **pensionable salary** as shown on the **policy schedule**. The pension contributions we will pay when combined with **income benefit** and other benefits described in 7a will be reduced so that the combined total does not exceed the lesser of;

- £425,000 or;
- 80% of **gross taxable earnings**

Where **employee** pension contributions are covered and the maximum **benefit** of £425,000 is exceeded, these will be reduced to adjust the **total benefit** to the maximum amount.

If pension contributions (including cash in lieu of pension) or other supplementary benefits are covered it will be stated in the **policy schedule**.

- c. The **employers'** National Insurance contributions or **employers'** Social Security contributions can also be insured, and will be based on the **income benefit**.

Where **employers'** National Insurance contributions or **employers'** Social Security contributions are covered, in the event of a claim **we** will provide cover for the insured benefits as at the **member's** first date of **incapacity**. As a result, there will not be any change to the **benefit** payable for claims in payment.

If **employers'** National Insurance contributions or **employers'** Social Security contributions are covered it will be stated in the **policy schedule**.

- d. **We** will not refund any premiums if **we** have to reduce **benefits** that are above the maximums as stated in 7a and 7b.

7 Who is covered

Employees with a current UK, Channel Islands or Isle of Man contract of employment with an **employer** will be covered up to the **free cover limit** provided that they have:

- satisfied the **actively at work** definition; and
- joined the **policy** within 12 months of the date on which they were first **eligible** to join; and
- not been previously declined cover by **us** or another insurer where **you** have been informed of the decision; and
- not been previously loaded, restricted or had cover postponed or exclusions applied by **us** or another insurer.

If a **member** is not **actively at work** on;

- the working day prior to the **start date** of the **policy**; or
- for new joiners after the **start date**, the date when **eligible** to be admitted to the **policy**;

they will be deemed **actively at work** once they meet the **actively at work** definition for one whole day; except; for

Previously uninsured single premium policies, if a **member** is not actively at work on the working day prior to the start date of the policy; they will be deemed **actively at work** once they meet the **actively at work** definition for five consecutive whole days.

If the **member's total benefit** is above the **free cover limit** **we** will require **medical information** for that **member**.

Members with a current UK, Channel Islands or Isle of Man registered contract of employment with an **employer** will be covered under this **policy**:

- on the **start date**; or
- from their **eligibility** date if they joined the **scheme** after the **start date**; or
- from when they are accepted by **us** as a **discretionary entrant**.

You do not need to tell **us** about new entrants during the **policy year** who have met the **eligibility** conditions, provided that the **member's** benefits, are not above the **free cover limit**. If applicable, this applies to the aggregate of benefits from **all linked policies**. **You** must advise **us** promptly of any new **members** who do not meet these criteria.

Extended cover

If **you** have chosen to provide extended cover for all **employees** who work beyond the **policy cease age**, up to a maximum age of 70, **you** will need to confirm at the **rate guarantee date** that the extended cover is compulsory for all **eligible employees**.

A separate category for the **eligible employee(s)** being provided with extended cover will be shown in **your policy schedule**.

An **eligible employee** who meets the **policy eligibility** criteria will transfer to the separate extended cover category when they:

- reach their current category **cease age**, and
- are **actively at work**, and
- have not been absent from work due to illness or injury for five or more consecutive working days in the previous three months.

If an **employee** is not **actively at work** when they reach their current category **cease age**, unless agreed and confirmed in writing by **us**, they will be deemed **actively at work** once they meet the **actively at work** definition for an uninterrupted period of 20 working days. Only then will they transfer to the separate extended cover category.

7.1 Temporary Absence Cover

We will maintain cover for a **member** during a period of agreed temporary absence from work for maternity, paternity, shared parental leave, adoption leave or a sabbatical, if:

- the **member** has requested and **you** have approved the absence from work;
- the length of the absence is no longer than 12 months;
- the **member** is an **employee** and a contract of employment with a UK, Channel Islands or Isle of Man company is maintained;
- the **employee** returns to work as an **eligible member**;
- the **member** and the **benefits** you wish to cover for the **member** are included on the membership data whenever it is provided; and
- **you** continue to pay premiums in respect of such **members**.

If **you** need to make a claim for any such **member**, the **deferred period** will start from the date of incapacity, and **benefit** payments will start from either the end of the **deferred period** or the agreed return to work date, whichever is later.

In the case of a sabbatical we will calculate the **benefit** based on the **member's earnings** at the start of the agreed temporary absence.

7.2 When medical underwriting is required

At the **start date** and each **anniversary date** we will ask for general information about **members** and their employment, such as name, date of birth, gender, salary etc so that **we** can assess the benefits **we** are providing under this **policy** and all **linked policies**.

Cover up to the free cover limit

For **policies** with 3 or more **members** we will usually offer a **free cover limit**. This means that **medical information** may only be required for **benefits** above the **free cover limit**, provided that the person:

- fulfils any **actively at work** conditions; and
- is not a **discretionary entrant**.

If normal terms apply following medical underwriting, then no further information is needed, provided that any increases do not take **benefits** above the amount confirmed and agreed by **us**.

Medical information will be required for a **discretionary entrant's total benefit** and we will tell **you** if cover is provided and if any additional premiums need to be paid.

The **free cover limit** will not apply if at any **anniversary date** there are fewer than 3 **members** covered under the **policy**. In such cases **we** will need **medical information** for:

- all new **members**;
- existing **members** if their **benefits** are increased.

We will reapply a **free cover limit** if the number of **members** returns to 3 or more.

Members with loadings or restrictions will not benefit from any increase in the **free cover limit**.

Cover over the free cover limit

If a **member** wants cover above the **free cover limit**, they will need to provide **us** with medical information.

Depending on the information a **member** gives **us**, **we** may need to ask for more evidence. **We** will pay for the cost of the medical examination and tests if **we** ask for more evidence. **We** will only consider cover for these **members** if **we** can obtain satisfactory **medical information** in English. If **we** need a **member** who is based **overseas** to attend a medical examination or test(s) in a foreign country, **we** will pay an amount towards the cost of the examination or test(s) up to the amount of an equivalent test in the UK.

We will assess all the **medical information** to decide if **we** can offer cover and if any special terms are appropriate. If **we** do apply special terms, these will apply straight away.

We will write to **you** to explain any special terms.

Unless **we** tell **you** otherwise, any special terms will apply to the **member's** cover under this **policy** and all **linked policies**.

Members with loadings or restrictions will not benefit from any increase in the **free cover limit**.

7.3 When medical information is required for a previously medically underwritten employee

Policies with 19 or fewer members – Forward underwriting

For **members** who have been accepted for cover by **us**:

- at ordinary rates, or
- at an extra premium loading of up to 100%;

they won't normally need to give **us** more **medical information** until the accumulated increases in **benefit** exceed £20,000 from when they were last underwritten by **us**.

If **we** are unable to accept a **member** on a forward underwriting basis, **we** will write to **you** and explain any special terms.

If **we** apply any other terms to their cover, **we** will need **medical information** before **we** will consider any further increase in their cover.

Policies with 20 or more members – Once Only

In most circumstances, **members** will only be medically underwritten once. **Our** policy of only medically underwriting once can apply even if special terms have been applied to individual **members**. Once medical underwriting is concluded **we** will tell **you** if cover is provided and/or any additional premiums need to be paid.

If **we** are unable to accept a **member** on a "Once Only" basis, **we** will write to **you** and explain any special terms.

7.4 Switching the insurance to us from another insurer

For policies switching to **us** from a previous insurer on the same basis, **we** will not normally apply worse medical underwriting terms than those applied by the previous insurer.

We will require confirmation from the previous Insurer on all previously underwritten **members** of the amount underwritten, the underwriting decision and the date of acceptance.

Members with loadings or restrictions applied to their **benefit** by the previous insurer will not benefit from any increase in the **free cover limit**.

We have two types of medical underwriting, forward underwriting and Once Only. The one that will apply to **your policy** will depend on the number of **members** covered when **we** assume risk for the **policy**. If the number of lives has changed, this may not be the same approach used by the previous insurer.

If a premium loading has been applied by the previous insurer and accepted by **us**, **we** will calculate the premium based on **our** rates and not the previous insurer's. This means that the cover will remain the same, but the premium may change.

Policies with 19 or fewer members – Forward underwriting

If a **member** meeting **our** switch terms was accepted by the previous insurer on a forward underwriting basis, **we** will accept the terms offered by the previous insurer.

This means **members** won't need to give **us** **medical information** for an increase in **benefit** until the total of all their increases is more than the forward underwriting bar provided by the previous insurer.

For all other **members**;

- If their existing cover with the previous insurer is more than our **free cover limit**, **we** will need **medical information** on the next increase in cover. This could be at the switch date if cover is increased at that date.
- If their existing cover with the previous insurer is less than our **free cover limit**, **we** will need **medical information** when their **benefit** first goes above our **free cover limit**.

We are unable to continue cover for any **members** on a Once Only (or equivalent) basis where there are fewer than 20 **lives** when the policy transfers to **us**. However, if **we** have the full details of any medical underwriting decisions, **we** may be able to accept them on **our** Forward underwriting basis.

Policies with 20 or more members – Once Only

If a **member** meeting **our** switch terms was accepted by the previous insurer on a Once Only (or equivalent) basis, **we** will provide cover on our Once Only terms for **benefit** increases.

8 Temporary Cover

When reviewing **medical information** for **members**, **we** will provide cover for their **total benefit** until the earlier of:

- 180 days from the date they joined the **scheme** or the effective date of an increase in benefit; or
- the date **our** underwriting decision is made.

This cover will exclude any claim made as a result of a **pre-existing condition**.

The cover will not apply to any **member** who has previously been:

- declined by us or another insurer;
- postponed by us or another insurer;
- restricted by us or another insurer; or
- who has previously not provided full **medical information** to **us** or another insurer.

If we decide to:

- apply a medical loading
- restrict benefits
- decline/postpone cover,

these decisions will only apply to increased benefit that is above any applicable **free cover limit** or previously accepted benefit.

Once medical underwriting is complete **we** will tell **you** if any additional premiums need to be paid.

If as a result of medical underwriting the **member's benefit** is restricted to the **free cover limit**, this will apply to the amount of **free cover limit** in place when the **member** was first underwritten. Any subsequent increases in the **free cover limit** applied to the **policy** will not apply in respect of the **member**.

You must inform **us** promptly of all **discretionary entrants** to be covered under the **policy**.

Discretionary entrants are not entitled to the **free cover limit** and **medical information** will be required for their **total benefit**.

9 Waiver of premium

We will not charge you a premium for a particular **member** from the next **anniversary date** (or **rate guarantee date** if sooner) whilst you are receiving **benefit** for that **member**.

10 Escalation

(if applicable – see **policy schedule**)

The **benefit** payable under this **policy** will increase at the rate stated in the **policy schedule** starting after the **benefit** has been paid for a total of one whole year. **We** will not restrict **benefit** where escalation is the only reason that it has increased above the maximum benefit.

At the end of any claim period, **benefit** will go back to the level at which it would have been had escalation not been applied.

We will not reduce the **income benefit** if the **escalation** calculation indicates a reduction. The **income benefit** will remain unchanged.

11 Linked claims

We will not restart the **deferred period** where **you** have received **benefit** for a **member**; and that **member** suffers from:

- the same cause of **incapacity**; or
- a different cause of **incapacity**

(lasting at least 30 consecutive days)

in either case, within 12 months of the last monthly **benefit** payment.

This also applies for **members** where the **policy** has been cancelled, unless the former **member** is eligible for, and is receiving **benefit** for incapacity (other than state benefit) from another source.

The maximum **benefit** we will pay from the date of further **incapacity** will be calculated using the same earnings used to calculate **benefit**, that applied to the previous claim period.

Benefit will be adjusted in line with any escalation(s) due from the date of the original claim.

The Terms and Conditions that applied at the date of **incapacity** for the original claim will apply for any linked claims.

For limited payment terms we will only link the claim if the member suffers from the same cause of **incapacity**.

12 Linked periods of absence

Separate periods of **incapacity** (from the same cause) may be linked provided that:

- each period of **incapacity** lasts at least 5 consecutive working days; and
- the **deferred period** is completed within a period of time twice its length (**deferred period** x 2).

Periods of **incapacity** which last for less than 5 consecutive working days cannot be combined for the purposes of completing the **deferred period**.

For the purposes of calculating the maximum **benefit**, the **earnings** that applied at the date of the first period of **incapacity** included in the calculation of the deferred period will be used to calculate **benefit**.

13 Overseas cover

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.

We will maintain cover for **members** who are travelling outside of the UK, Channel Islands or Isle of Man whilst on holiday, or on company business for example; attending conferences, company meetings, or visiting clients.

We will cover **members** who are working outside of the UK, Channel Islands and the Isle of Man, provided that:

- they are working in one of the listed standard territories or any additional locations detailed in your policy schedule;
- they still have a UK, Channel Islands or Isle of Man contract of employment with the policyholder covered under this policy; and
- the premium to cover members based overseas is paid in sterling by you; and
- they are still eligible for cover under the policy.

You must tell **us** immediately about any **members** who are working in a country that is not part of the UK, Channel Islands or Isle of Man, in a country not listed in our **standard territories** or any additional locations detailed in **your policy schedule**.

In order to consider cover, **we** will require full details of these individuals including their location and the duration they expect to be located overseas before **we** can agree cover. There may be circumstances where **we** are unable to provide cover.

Special terms and conditions may apply for cover to an **overseas member**.

You should seek your own independent advice if **you** wish to continue to provide cover for any **members** who move to another territory.

If **you** make a claim for a **member** who is based **overseas**, or if a **member** who was based in the UK, Channel Islands or Isle of Man at the start of incapacity or when benefit payment started subsequently moves **overseas**, **we** will pay all benefit to **you** in pounds sterling.

Where **we** have agreed to pay benefit directly to a **member**, **we** will pay the benefit to the **member** in pounds sterling, and only into a UK, Channel Islands or Isle of Man bank account that is registered in the **member's** name.

We will only consider paying benefit for these **members** if **we** can obtain satisfactory medical evidence in English. **We** will not be responsible for any costs incurred in translation.

The tax treatment of any benefit paid out for an **overseas member** will depend on whether or not they have been treated as non-resident for tax purposes at any time when covered under the **policy**.

14 TUPE

If **you** are receiving **benefit** for an **employee** and they transfer to a different employer under **TUPE**, **we** will:

- pay the **benefit** to the new employer under the same terms and conditions, and
- treat the claim as if there had been no break in employment, subject to agreements signed by all relevant parties to allow the contractual transfer of obligations of the **policy** and claim.

15 Policyholder stops trading or a member is removed from payroll or partnership

- a. If the **policyholder** stops trading (due to insolvency or otherwise) **we** will consider at our reasonable discretion making continued **income benefit** payments direct to **employees** who are in claim, subject to:
 - agreement between the **policyholder**, **employee** and **us** at that time
 - obtaining consents and further documentation as **we** may reasonably require; and
 - taxation rules at the time of payment.
- b. Where the **policyholder** removes an **employee** from its payroll, **we** will at **our** reasonable discretion consider paying **income benefit** to the former **employee** where:
 - the **policyholder** has requested **us** to do so, and
 - the **policyholder** has been eligible to receive **benefit** for that **employee** under this **policy** for a continuous period of more than six months before that **employee** was removed from the payroll.

Where **we** do pay **income benefit** directly to an **employee**, any pension (including cash in lieu of pension), supplementary and National Insurance **benefits** or Social Security **benefits** will stop.

- c. Where **we** pay the **income benefit** to an **employee** directly, and the definition of **incapacity** is own occupation, this will change to the suited occupation definition (please see '**incapacity**' in the definitions section).

Conditions

1 Changes on premium review date

Your policy has reviewable premiums. This means that the table of rates on which **your** premium has been calculated may be changed to reflect updated views on the expected cost of providing cover.

For **single premium** rated policies, **we** guarantee that **we** will use the underlying table of rates upon which the first premium has been calculated until at least the second **anniversary date**, after which **we** may change the underlying table of rates at each **rate guarantee date**.

For **unit rated** policies, **we** guarantee to maintain the unit rate upon which the first premium has been calculated until at least the second **anniversary date**, after which **we** may review the rate at each **rate guarantee date**.

Your premium, or rate, may go up, down, or may remain unchanged as a result of the review.

When reviewing the premiums **we** will take a fair and reasonable view on the likely cost of providing cover by considering:

- **our** claims and operating costs, including any policy fee
- **our** experience to date on **our** group income protection product, and all other Aviva income protection policies of a similar nature
- information available to **us** on the actual and expected experience of insurers of similar income protection plans
- widely available economic information such as interest rates and tax rates.

For each **rate guarantee date**, **we** need **you** to complete and send **us** the documents that **we** reasonably request so that **we** can review the terms and/or calculate the rates for this **policy**.

We may also change the terms and conditions provided for in this **policy** at any **rate guarantee date**.

2 Changes at any time

- You** must tell **us** as soon as reasonably possible if any **member's** occupation changes to an occupation not already covered under this **policy** or if a **member** moves **overseas** to a location which is not listed in **our standard territories** or any additional locations detailed in **your policy schedule**.
- We** reserve the right (in line with reasonable underwriting practice) to change the **policy** terms and premium relating to a particular **member** or cancel cover for a **member** at any time if:
 - their profession or occupation changes to one not already insured under this **policy**;
 - they move **overseas**, to a location which is not listed in **our standard territories** or any additional locations detailed in **your policy schedule** and **we** are unable to provide cover.
- We** reserve the right (in line with reasonable underwriting practice) to vary or amend the premium and terms offered or cancel the **policy** at any time in respect of all **members** if:
 - there is a material change in the nature of **your** business or constitution;

- during the period of the **rate guarantee**, the total salary roll or **total benefit** roll, upon which the illustration is based changes by 25% (50% of the total benefit roll for **policies** with 19 or fewer members) or more;
 - there is a change to the **benefit** basis of the **policy** and/or eligibility of the **policy**;
 - a new employer joins (or an existing employer leaves) the **policy**; or
 - the number of **members** falls below 3.
- We** may change the terms to respond, in a proportionate manner, to changes in taxation, the law or interpretation of the law, decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice with which **we** intend to comply.
 - Failing to disclose information, giving false information or failing to tell us where any facts have changed since they were provided where done carelessly or where the failure to disclose the information was careless, gives us the right to amend the policy to be consistent with what the terms should have been based on the correct information (or cancel the policy if we would not have offered any terms for the policy applied for).

3 Policy accounting

The **policy** runs on one year accounting periods. The premium must be paid in advance monthly, quarterly, half yearly or annually by direct debit, or any other method agreed with **us**.

If the provision of cover would cause, or be reasonably likely to cause, **us** to breach any law or regulation in the given territory **we** reserve the right to cease cover within that territory.

Single premium policies

We will calculate a premium adjustment to reflect the amount and duration of the cover **we** actually provided. Any premium adjustment for people who join, leave or have **benefit** changes, is charged on a daily basis and is payable at the end of the **policy** year.

Unit rated policies

We will calculate these premiums based on the average salary roll or **benefit** roll for all **members** of the **policy** during the previous year.

We will calculate a premium adjustment to allow for changes during the previous **policy** year. The adjustment will take into account new **members**, leavers and any changes in benefit and will be payable at the end of the **policy** year.

4 Increases in benefit

You must tell **us** as soon as reasonably possible when a **member's benefit** is to be increased if:

- the **member** belongs to a **single premium** rated **policy** where increases in **benefit** are allowed on a date other than the **anniversary date**
- or,
- the **member** belongs to a **unit rated policy** and the increase takes their **benefit** above the **free cover limit**, or their **benefit** is already above the **free cover limit**.

A **member** must be **actively at work** to be eligible for an increase in **benefit**.

Medical information must be provided for:

- increased **benefits** above the **free cover limit**, and
- **benefit** increases for all **members** who are not entitled to a **free cover limit**

unless **you** have been advised in writing that 'once only' medical underwriting has already been applied for that **member**.

When reviewing **medical information** for **members**, **we** will provide temporary cover for their increased **benefit** for up to 180 days from the date **you** tell **us** that a **member's benefit** should be increased (or until **we** complete **our** medical underwriting for that person if sooner). This temporary cover will exclude:

- any claim made as a result of a **pre-existing condition**.

If **we** decide to:

- apply a medical loading
- restrict benefits
- decline/postpone cover,

these decisions will only apply to increased **benefit** that is above any applicable **free cover limit** or previously accepted benefit.

5 Compliance with Policy Terms

Our liability under this **policy** will be subject to **you** complying with its terms and conditions.

6 Continuation Option

A continuation option is not available on this policy.

7 When you can cancel the policy

There is no cooling off period and **you** may cancel the **policy** at any time for any reason by giving **us** written notification.

We will not backdate cancellations.

8 When we can cancel the policy

a. **We** can cancel the **policy** if:

- **you** do not provide **us** with membership data, other information or documentation that **we** need to administer the **policy**; or
- **you** do not pay **us** when premiums are due; or
- the number of **members** covered falls below three; or
- there is a material change in the nature of your business or **your** constitution;

- the total salary roll or **total benefit** roll that we are covering changes by 25% (50% of the total benefit roll for **policies** with 19 or fewer members) or more from the last **rate guarantee date** (or **start date** if a rate review has not yet happened);
 - there is a change to the **benefit** basis of the **policy** and/or **eligibility** of the **policy**;
 - a new employer joins (or an existing employer leaves) the **policy**.
- b. **We** may at any time (and retrospectively where appropriate) cancel the **policy** or cover in respect of a **member**, reclaim **benefits** paid in respect of a **member's claim**, or apply different terms in line with reasonable underwriting and insurance practice if a **member** or **you** have at any time:
- deliberately or recklessly failed to disclose information to us, given false information to us or failed to tell us where any facts have changed since they were provided
 - defrauded/attempted to defraud **us**;
 - agreed to any attempt by someone else to defraud **us**;
 - failed to observe the terms and conditions of this **policy**.
- c. In order for **us** to help manage **our** exposure to the risk of financial crime, **we** will, from time to time, undertake a sanction check of the company, its directors, its ultimate parent company and its ultimate beneficial owner, as well as the country in which the company/ultimate parent company is based. If, as a result of **our** investigations **we** reasonably believe that providing a group protection contract would place Aviva at a high risk to exposure of financial crime, **we** reserve the right to cancel or amend the **policy** as appropriate.

9 What happens when the policy is cancelled by you

When the **policy** is cancelled by **you**:

- all claims in payment at that time will continue in line with the terms and conditions of the **policy**,
- new claims will be considered, as long as **incapacity** started before the date the **policy** was cancelled and that all premiums due were paid up to that date,
- cover for all **benefits** under the **policy** will stop on the date **you** cancelled the **policy**,
- **we** will produce a final account based on the cover **we** provided up to the date you cancelled the **policy**. **We** will pay you a refund if **you** have made any overpayments or request payment for any premiums due.

If **you** move the **policy** to another insurer without any break in cover, with the same **benefit** and **eligibility** conditions that were insured by **us**, **we** will apply the following to linked claims:

- If the **member** meets the new insurer's 'actively at work' requirement (and so becomes covered under the new policy) **we** will pay **benefit** for a linked claim until the end of the deferred period under the new insurer's policy. From then on, the new insurer will be responsible for the claim under the terms of its own policy.
- If **we** consider that the **member** meets the new insurer's 'actively at work' requirement, but the new insurer does not agree to provide cover under the new policy **we** will not be responsible for the claim and benefit will no longer be payable by **us**.

- If we consider that the **member** does not meet the new insurer's 'actively at work' requirement (so would not be covered under the new policy), then **we** will continue to be responsible for the claim until such time as benefit is no longer payable under the terms and conditions of **our policy**, or the **member** is included in the new insurer's **policy**.

10 What happens when the policy is cancelled by us

If the **policy** is cancelled by us for any reason as detailed in section 8a:

- **we** will give you at least 30 days' notice.
- all claims in payment at that time will continue in line with the terms and conditions of the **policy**,
- new claims will be considered, as long as **incapacity** started before the date the **policy** was cancelled and that all premiums due were paid up to that date,
- cover for all **benefits** under the **policy** will stop on the date **we** cancelled the **policy**,
- **we** will produce a final account based on the cover **we** provided up to the date **we** cancelled the **policy**. **We** will pay you a refund if **you** have made any overpayments or request payment for any premiums due.

If the **policy** is cancelled by **us** for any reason as detailed in section 8b or 8c:

- cover for all **benefits** under the **policy** will stop on the date **we** cancelled the **policy**,
- **we** will produce a final account based on the cover **we** provided up to the date the **policy** was cancelled, and
- **we** may reclaim **benefits** paid in respect of a **member's claim**, or apply different terms in line with reasonable underwriting and insurance practice.

11 Surrender value

There will be no surrender value under this **policy** if it is cancelled at any time.

Claims Conditions

1 Claims procedure

You can only claim if premium payments are up to the date.

You must tell **us** about any claim as soon as possible, either:

- before the period of **incapacity** has lasted two months; or
- for **deferred periods** of 13 weeks, before **incapacity** has lasted one month.

If **you** do not tell **us** within these time limits and, due to the delay in notification **we** are unable to confirm **incapacity**, payment of **benefit** may be affected and **benefits** that were due before **we** were told will not be backdated.

2 How to submit a claim

If **you** need to submit a claim, please contact **us**:



0800 142 2377



groupipclaims@aviva.com



Completing our **online claim form**.

We will then advise you what will happen next and what information **we** require.

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For **your** protection and **ours**, calls to and from Aviva may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

3 Our requirements

Claim forms and any other documentation issued by **us** in relation to the claim, must be completed and returned to **us** as soon as reasonably possible.

Apart from **medical information** requested by **us**, **you** or the **member** (or their personal legal representative) will pay for all certificates, information and evidence that **we** reasonably require (including proof of age).

We will not be able to process any claim unless the **member** signs the consent forms provided by **us**, to allow **us** access to their relevant medical records held by a **medical practitioner**.

We may need reasonable additional evidence of income and **we** will let **you** know if **we** do. In these circumstances these are our minimum requirements and **we** reserve the right to request more evidence:

- If an **employee** – a copy of the four payslips prior to **incapacity** (including the payslip for the month in which **incapacity** starts) and the last P60 certificate together with a PAYE Coding Notice (or replacement) in respect of benefits in kind.

The **member** needs to provide all of the information that **we** reasonably request, and:

- undergo medical examinations or tests (on **our** behalf and at **our** expense) by a medical examiner appointed by **us** in respect of any incapacity being claimed for and
- sign any consent forms **we** require to allow **us** access to the results of any relevant medical examinations and/or tests.

The **member** must take whatever reasonable steps are necessary to assist their recovery, which includes:

- meeting and working with disability counsellors and/or advisers appointed by **us**; and
- signing any consent forms requested by **us**.

You must make whatever reasonable adjustments are necessary to the **member's** working conditions in order to comply with **your** obligations under discrimination and equality laws. If **you** don't, and if **your** failure to comply with **your** obligations prevents the relevant **member** from working then **we** may not pay some or all of the **benefit**.

For **you** to be eligible to receive any **benefit** from **us** for the purposes of assessing the claim; relevant **member** must participate in any treatment or rehabilitation programme proposed by a **medical practitioner**, unless **medical information** proves that they are unable to do so. Failure to participate in any treatment or rehabilitation programme may mean that **we** will not pay any **benefit**.

4 Medical supervision

The **member** must be under the regular supervision and treatment of a **medical practitioner** to be eligible for **benefit**.

5 Payments

All payments will be made in pounds sterling.

Further policy conditions

Currency and jurisdiction

This **policy** is issued in England and is subject to English Law.

All payments to or by **us** under this **policy** will be made in pounds sterling.

Accurate information

We rely on the information given to **us**.


If any of the information **you** give **us** is untrue or incomplete, and might have reasonably affected **our** decision to provide **you** with this **policy** or the terms **we** offered for the **policy**, then **we** may:

- change the terms of this **policy**; or
- restrict the benefits payable under this **policy**; or
- cancel this **policy**.


Where **we** do any of these, **we** will refund any overpayment of premium less **our** reasonable expenses.

Contacting us

If **you** need to contact **us**, please have your **policy** number to hand:

 0800 051 3472 or

 groupprotection@aviva.com

 Aviva Group Protection
PO Box 3240
Norwich
NR1 3ZF

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For **your** protection and **ours**, calls to and from Aviva may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

Third party rights

Only **we** and the **employer** taking out this policy will have any rights under this **policy**. Any person or persons who are not a party to these policies shall have no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms under this **policy**. Reference to, or the consent of, any person who is not a party to the **policy** is not required for any changes to it or its rescission.

The exception to this is in the event of a disputed claim where the **member** may, either in conjunction with **you** or instead of **you** enforce such claim to the extent that **you** may enforce it (including the pursuit of a complaint to the Financial Ombudsman Service (FOS) if within FOS jurisdiction).

It is **your** legal responsibility, to inform **members** of their rights in regards to the FOS in the event of any dispute, for example that any notification must be received within appropriate timescales. Aviva Life & Pensions UK Ltd will not be liable for any failure by **you** to inform **members**.

Data Protection

We and **you** will act as a separate and independent **Data Controller** in relation to the **Personal Data** which is processed for the administration of the **policy**.

We and **you** will each comply with their respective obligations under the **Data Protection Laws** in respect of the **processing of Personal Data**.

Where **Personal Data** is disclosed by **us** or **you** to the other party, the party disclosing the data will:

- only disclose the **Personal Data** for one or more defined purposes which are consistent with the terms of the **policy** (other than to comply with a requirement of applicable law to which a party is subject)
- take all reasonable steps appropriate to provide a fair processing notice to those **Data Subject(s)** whose **Personal Data** are to be disclosed under the **policy**, informing them that their **Personal Data** will be disclosed for the defined purposes;
- obtain the necessary consents or authorisations required to permit the disclosure of such **Personal Data**.

Where data is received by **you** or **us**, the recipient will notify the other without undue delay following any **Personal Data Breach** involving the **Personal Data** and each of us will co-operate with the other, to the extent reasonably requested, in relation to any notifications to **Supervisory Authority** or to **Data Subjects** which are required following a **Personal Data Breach** involving the **Personal Data**.

Each party shall co-operate with the other, to the extent reasonably requested, in relation to:

- any other communication from a **Data Subject** concerning the **Processing of their Personal Data** including requests to exercise their rights; and
- any communication from a **Supervisory Authority** concerning the **Processing of Personal Data**, or compliance with the **Data Protection Laws**.

If you have any cause for complaint

Our aim is to provide a first class standard of service to **our** customers, and to do everything **we** can to ensure **you** are satisfied. However, if **you** ever feel we have fallen short of this standard and **you** have cause to make a complaint, please let **us** know.

Our contact details are:



0800 1582714



E-gpcomplaints@aviva.com



Group Protection Complaints
Aviva Group Protection,
PO Box 3240
Norwich
NR1 3ZF.

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For **your** protection and **ours**, calls to and from Aviva may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

We have every reason to believe that **you** will be totally satisfied with **your** Aviva **policy**, and with **our** service. It is very rare that matters cannot be resolved amicably. However, if **you** are still unhappy with the outcome after **we** have investigated it for **you** and **you** feel that there is additional information that should be considered, **you** should let **us** have that information as soon as possible so that **we** can review it. If **you** disagree with **our** response or if **we** have not replied within eight weeks, **you** may be able to take **your** case to the Financial Ombudsman Service to investigate. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0800 0234567
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will only consider **your** complaint if **you** have given **us** the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect **your** legal rights.

Financial services compensation scheme (FSCS)

The FSCS covers **your policy**. It'll cover **you** if Aviva becomes insolvent and **we** are unable to meet **our** obligations under the **policy**.

For this type of **policy**, the FSCS will cover **you** for 100% of the total amount of an existing claim. The FSCS will also provide a refund of 100% of the premiums that have not been used to pay for cover whether **you** are making a claim under the **policy** or not.

Where the employee is paid benefit directly, the FSCS will cover them for 100% of the total amount of an existing claim.

For further information, see fscs.org.uk or telephone 0800 678 1100.

Definitions

Actively at work

Means that the **member**:

- is actively following their normal full **duties** and hours required by their contract of employment, and
- is working at their normal place of employment, at a location agreed with their **employer** or at a location to which they are required to travel for business, and
- is mentally and physically capable of all the normal **duties** and hours of their **job role**; and
- has not received medical advice to reduce or stop their normal **duties** and hours of their **job role**.

Anniversary date

The anniversary of the **start date**, unless **you** have agreed another date with **us**. This date is stated in the **policy schedule**.

Benefit

The benefit described under the 'benefits' section of this **policy** and shown on **your policy schedule**.

Cease age

Midnight on the day before the age at which cover for a **member** or former **employee** ceases. The maximum age cannot exceed midnight on the day before a **member's** or former **employee's** 70th birthday.

The cease age will be either:

- a fixed age; or
- **State Pension Age**; or
- **Dynamic State Pension Age**

The **cease age** selected for each category will be shown in the **policy schedule**.

Consumer Prices Index (CPI)

The monthly index calculated by the government that demonstrates the movement of consumer prices in the UK, or an equivalent replacement of that index.

Data Controller, Data Subject, Personal Data Breach, Process/Processing and Supervisory Authority

Will be the same meaning as in the **Data Protection Laws**.

Data Protection Laws

Means the General Data Protection Regulation (EU) 2016/679 (**GDPR**) (together with laws implementing or supplementing the GDPR in Member States, in each case as amended and superseded from time to time), and/or all applicable laws, rules, regulations, regulatory guidance, regulatory requirements from time to time.

Dividends

The dividends paid to the **employee** instead of wages or salary averaged over the 3 years prior to **incapacity**.

Dividends are only covered if they cease in the event of **incapacity**.

Deferred period

For **total benefit**, the number of consecutive weeks of **incapacity** which must pass before you become entitled to receive **benefit**, as shown in the **policy schedule**.

For **proportionate benefit**, the number of consecutive weeks of illness or injury which must pass before **you** become entitled to receive **benefit** as shown in the **policy schedule**.

Discretionary entrant

An **employee** who needs cover, but has joined the **policy**:

- before the date they are first **eligible** to join, or
- 12 months or more than 12 months after they were first **eligible** to join,
- not in a category of **member** covered by the **policy**.

Where membership of the **policy** is linked to an automatic enrolment pension, an **employee** will be considered a discretionary entrant if they have elected to join the qualifying pension scheme at any time other than;

- the first 12 months of being eligible to join the scheme, or
- at their auto enrolment or re-enrolment date.

Duties

The material and substantial duties that:

- are normally required to perform the **job role** for the **policyholder**; and
- perform a significant and integral part of the performance of the **job role** for the **policyholder**; and
- cannot reasonably be omitted or modified by the **member** or the **policyholder**.

Duties do not include the journey to and from work.

Dynamic State Pension Age

The earliest age at which the **member** is entitled to receive their State pension.

For **members** with a UK or Channel Island contract of employment their State Pension Age will be linked to the UK or Channel Islands State Pension Age as at the first date of **incapacity**. For all other **members** their State Pension Age will be linked to the UK State Pension Age as at the first date of **incapacity**.

Total benefit will be paid until the **member** reaches their State Pension Age even if that changes after their first date of **incapacity**. This means that if there are future changes to the **member's** State Pension Age because of government policy, then the **cease age** of any valid claim will be adjusted.

The maximum age that **we** will provide cover to is 70, even if the State Pension Age is higher than this.

The **cease age** selected for each category will be shown in the **policy schedule**.

Earnings

As defined by **you** and accepted by **us** and detailed in the **policy schedule** under 'definition of salary'.

The definition of salary will indicate if **fluctuating emoluments** or **dividends** are included.

We will use the earnings that applied as described on the **policy schedule** as at the date of **incapacity**. Increases in earnings that apply after the date of **incapacity** will not be included in the **benefit** calculation.

Eligible/eligibility

The factor(s) **we** consider when assessing whether or not a person can be automatically covered by the **policy**. This will be detailed in the **policy schedule**.

Employee

A person employed by **you**, who is covered under the **policy**.

Employer

A company, partnership, limited liability partnership or other organisation that is participating in the **policy**.

Fluctuating emoluments

Employee earnings not paid on a fixed basis but additional to their basic salary.

This can include items such as:

- profit related pay,
- overtime,
- commission,
- shift or region allowances,
- taxable bonuses, or
- the P11D value of benefits in kind

We will use the average of the total of any fluctuating emoluments over the last 3 years (or such lesser period as the **member** has been in receipt of fluctuating emoluments).

Free cover limit

The level of **benefit** (as specified in the **policy schedule**) under which **medical information** is not needed.

Gross Taxable Earnings

Gross taxable earnings including any **fluctuating emoluments** relating to the **employee's** job role with the **policyholder**.

Incapacity/Incapacitated

Means either own, suited or switched below as specified in the **policy schedule** (if none specified, own will apply).

Own. The **member's** inability to perform on a full and part time basis the **duties** of their **job role** as a result of their illness or injury.

Suited. The **member's** inability to perform on a full and part time basis the **duties** of their **job role** and **other occupations** for which they are suited by reason of education, training or experience, as a result of their illness or injury.

Switched. For the first 24 months after the **deferred period** has been completed – the **member's** inability to perform on a full and part time basis the **duties** of their **job role** resulting from their illness or injury.

After 24 months – the **member's** inability to perform on a full and part time basis the **duties** of their **job role** and any **other occupation** for which they are suited by reason of education, training or experience, resulting from their illness or injury.

Where the **member's** occupation requires a licence (other than an ordinary UK, Channel Islands or Isle of Man driving licence for Group 1 vehicles) or medical certificate, for example an HGV driver, a suited definition will be applied to that **member** in all cases.

Absence caused by workplace matters, such as a relationship breakdown, workplace demands or failure to make reasonable adjustments are not covered.

Absence caused by a lifestyle choice or family requirement such as the need to care for a dependent are not covered.

Income benefit

The **benefit** payable under this **policy**, not including pension contributions (including cash in lieu of pension), supplementary benefits and National Insurance contributions or Social Security contributions.

Job Role

A **member's** job role with the **policyholder** at the time **incapacity** starts.

Limited payment term

The number of years (if any) specified in the **policy schedule** as the limited payment term. **Benefit** for **incapacity** resulting wholly or partly from one illness or injury, or any illness, injury or other condition **related** to it will be limited to this period. The limited payment term starts when the **deferred period** has finished.

Linked policies

Any Aviva Group Income Protection **policy** taken out by **you** or a parent/subsidiary of you covering different categories of **members** and/or benefits.

Medical Information

Information including but not limited to medical history and lifestyle factors, required to fully assess the **member** and enable **us** to make an underwriting or claims decision.

Medical practitioner

A medical practitioner registered with the General Medical Council in the UK or in the case of **benefit** paid for **overseas** residence, the equivalent body in the relevant country.

Member

An **employee** who is covered under the **policy**.

Other occupation

Any occupation performed for profit or reward, other than the **member's job role**.

Overseas

A **member** working or residing in any country that is not part of the United Kingdom, Channel Islands or Isle of Man.

Pensionable salary

As defined by **you** and agreed by us and detailed in the **policy schedule**.

Personal Data

Means any personal data, as defined in the **Data Protection Laws**, disclosed by **you** or **us** to the other in the performance of that party's rights or obligations under the policy.

Policy

The Aviva Group Income Protection insurance policy (including the **policy schedule** together with any endorsements) which covers the policy benefits and forms the contract between **you** and **us**.

Policyholder

The company, partnership or other business entity named as policyholder in the **policy schedule** and registered in the UK, Channel Islands or Isle of Man.

Policy schedule

The current policy schedule (as issued by **us** from time to time), or in the case of a claim for **benefit** the policy schedule that applied as at the date of **incapacity** stating details of the **policyholder**, cover provided by this **policy**, and any special terms (if applicable).

Policy year

The period between:

- the **start date** and the first **anniversary date**; or
- two **anniversary dates**; or
- the **anniversary date** and **rate guarantee date**; or
- an **anniversary date** and the cease date of the **policy** (if the cease date occurs before the next **anniversary date**).

Pre-existing condition

A condition that is directly or indirectly linked to any medical and/or related condition or complication that the **member** was:

- aware of, or
- experienced symptoms of, or
- received medication, advice or treatment for,

in the previous five years before any cover is provided for under the **policy**.

Proportionate benefit

A proportion of **total benefit**. The proportion will be the percentage reduction in the **member's earnings**.

Rate guarantee/Rate guarantee date

The date until which rates are guaranteed to apply as shown on the **policy schedule**.

Retail price index

The monthly index calculated by the government that demonstrates the movement of retail prices in the UK, or an equivalent replacement of that index.

Standard Territories

All European Union (EU) countries, Andorra, Australia, Canada, Gibraltar, Hong Kong, Iceland, Liechtenstein, Monaco, New Zealand, Norway, San Marino, Singapore, Switzerland, UAE, USA and the Vatican City.

Start date

The date the **policy** starts as stated on the **policy schedule**.

Single premium

The premium notified by **us** to **you** for each **member**

State Pension Age (SPA)

The earliest age at which the **member** or former **employee** is entitled to receive their State pension.

For **members** with a UK or Channel Island contract of employment their State Pension Age will be linked to the UK or Channel Islands State Pension Age as at the first date of **incapacity**. For all other **members** their State Pension Age will be linked to the UK State Pension Age as at the first date of **incapacity**.

Total benefit will be paid up to the State Pension Age that applied at the **member's** first date of **incapacity**. This means that if there are future changes to the **member's** State Pension Age because of government policy, then the **cease age** of any valid claim will remain unchanged.

The maximum age that **we** will provide cover to is 70, even if the State Pension Age is higher than this.

The **cease age** selected for each category will be shown in the **policy schedule**.

Total benefit

The **benefit** calculated as described in the **policy schedule**.

This is normally shown as **income benefit** and where applicable employer pension (including cash in lieu of pension) and **employee** pension contributions, other supplementary benefits and **employer** National Insurance contributions or Social Security contributions.

TUPE

Transfer of Undertakings (Protection of Employment) Regulations 2006.

Unit Rate

The rate of premium specified in the **policy schedule** as the Unit Rate, as changed from time to time, being the amount payable for every £100 of salary or **benefit** (dependant on **policy** basis) covered under the **policy**

We/our/us

Aviva Life & Pensions UK Limited.


You/Your

The current policyholder of the **policy** as stated in the **policy schedule**.

Need this in a different format?

Please get in touch if you'd prefer this document
GR02138 12/2023 in large font, braille or as audio.

How to contact us

 0800 051 3472

 groupprotection@aviva.com

 [Aviva.co.uk](https://www.aviva.co.uk)

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