

Group Critical Illness

- switching from another insurer to Aviva

This document should be read in conjunction with the Group Critical Illness Technical Guide. The parts in blue below provide further context to each extract from the Technical Guide in black.

Where a Group Critical Illness (GCI) scheme switches from another insurer to Aviva, we will not impose a new pre-existing conditions exclusion (PECE) at the switch date for any existing benefits. Although we do not underwrite members, we will need the full underwriting details for anyone who was underwritten by your previous insurer.

Switching cover from another insurer, if your policy transfers to Aviva and:

- there is an increase in benefit compared to the previous insurer; the pre-existing conditions exclusion (PECE) will apply to the increase in benefit from the date that cover started with Aviva.

The difference between the benefit amount insured by the previous insurer and the amount insured by Aviva will be subject to a PECE. The original benefit amount will not be subject to a PECE.

- there is a critical illness or operation on the Aviva policy that was not previously covered by the policy; the PECE will apply to that condition from the date that cover started with Aviva.

Members may enjoy new conditions covered that they have never had before when going on risk with Aviva. In such circumstances a new PECE will apply at the start date with Aviva to any additional conditions or operations that are now covered.

- there is a PECE with the current insurer, for benefits and conditions that are the same on both policies; the PECE will apply from the date(s) that the previous insurer had applied.

We use the date at which Aviva takes risk for the policy in respect of existing benefits, but will apply our PECE clause wording and will apply it to the levels of benefit and dates that the previous insurer used.

- there is a benefit underwritten and accepted with a medical exclusion; we will continue to apply that exclusion and the PECE will not apply to that benefit; or

there is a benefit underwritten and accepted with no special terms, i.e. ordinary rates; we will not apply the PECE, and we will not apply a rated premium (even if the previous insurer did apply a rated premium).

This reflects the fact that although we do not underwrite benefits, benefits may have been underwritten in the past. As such, we will treat underwriting as an alternative to a PECE and where benefits have been underwritten, all benefits below the underwritten level are assumed to be free of a PECE.

However, the terms offered may not have been ordinary rates. If the terms included a medical exclusion, Aviva will continue to apply that exclusion to the level and types of benefit to which it applied with the previous insurer. If the terms include a rated premium, we will waive the rated premium.

- there is a benefit underwritten and benefits have been restricted or declined, we remove the restriction and cover the member for their full benefit entitlement, subject to a new PECE to the increase in cover.

As we will be insuring a higher benefit on the start date than when they went off risk with the previous insurer the day before, then the increase is subject to a new PECE.

For more information, contact your financial adviser or your usual Aviva contact.

Need this in a different format?

Please get in touch if you'd prefer this brochure (GR03020) in large font, braille, or as audio.

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Our opening hours are Monday to Friday, between 9.00 am and 5.00pm. For your protection and ours, calls 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.

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