

For employer use. Can be used with advisers.

 AVIVA

# Childcover benefit employer guide

Group Critical Illness



# Helping to protect the whole family

Most parents don't want to think about what would happen if their child became critically ill.

**However, we believe it's something that every employer should consider.**

- How would one of your employees cope?
- Could they afford to take time off work?
- Could they afford to provide the right level of care their child would need?

A child's illness can be difficult for parents. At Aviva we understand the degree of worry and financial hardship your employees could face if the unthinkable were to happen.

**That's why our Group Critical Illness cover automatically includes childcover benefit.**

With cover for a wide range of conditions and child specific illnesses, it's a valuable benefit for anyone who already has children, or for those planning a family in the future.

We also want to do more for families than simply process their claim. We want them to know we care about what they're going through. Our 'Project Teddy' initiative lets our claims consultants send little gifts to help put a smile on faces. It could be anything from a teddy bear-shaped hug for a poorly child to a distracting box of crafts for a worried sibling or a restaurant voucher to give mum and dad a break.

Our childcover benefit won't stop your employees from worrying about their child. But if something did happen, it could offer real financial support and more - helping to ease the pressure at a time when it's needed most.

## How does it work?

If while your employee is covered by your scheme their child is diagnosed with a critical illness, is placed on the NHS waiting list for a specified condition, or undergoes a medical procedure as defined in the policy terms, we would pay a lump sum to the employee.





## **Our childcover benefit pays 25 percent of the value of an employee's benefit up to a maximum of £25,000.**

This money could help:

- your employee or their partner take some unpaid time off to be with their child
- pay for private medical care and specialist equipment
- fund a special treat like a family holiday

Claims made under our childcover benefit do not affect your employee's own cover, and the cover has no cash in value at any time.

## **Who does it cover?**

It covers your employee's children from birth until their 18th birthday, or until their 23rd birthday if they are in full time education. This includes adopted children, step-children and any child where the employee has been granted legal guardianship. A child born from surrogacy will be regarded as a child once legal parenthood has been transferred to the employee.

The child must survive for at least 14 days after diagnosis.

This payment is currently tax free, although tax rules may change in the future.

# What conditions are covered?

Our childcover benefit offers your employees valuable protection for their children.

## It includes:

- **cover for nine child-specific conditions:**

- cerebral palsy
- cystic fibrosis
- Down's syndrome
- Edwards' syndrome
- hydrocephalus - treated by surgery
- muscular dystrophy
- osteogenesis imperfecta
- Patau syndrome
- spina bifida

The additional conditions that the child is covered for are determined by the type of cover held by the employee, either standard or extended cover.

- **intensive care benefit should your employee's child need intensive care requiring mechanical ventilation for a period of seven days**
- **cover should they suffer from a loss of independent existence.**

Please see the policy Terms and Conditions for full details of what is covered under this benefit and any exclusions.

You can find further information and a full list of all the conditions we cover later in this guide.



# Conditions covered

## STANDARD conditions covered by our Group Critical Illness product:

Alzheimer's disease	resulting in permanent symptoms
Cancer	excluding less advanced cases
Cancer	second and subsequent
Cardiac Arrest	with insertion of a defibrillator
Coronary artery by-pass surgery	
Creutzfeldt-Jakob disease	
Dementia including Alzheimer's disease	of specified severity
Heart attack	of specified severity
Kidney failure	requiring permanent dialysis
Major organ transplant	
Motor neurone disease	resulting in permanent symptoms
Multiple sclerosis	where there have been symptoms
Parkinson's disease	resulting in permanent symptoms
Parkinson's plus syndromes	resulting in permanent symptoms
Stroke or spinal cord stroke	resulting in permanent symptoms

## These conditions are also included if you choose to offer EXTENDED COVER:

Aorta graft surgery	
Aplastic anaemia	with permanent bone marrow failure
Bacterial meningitis	resulting in permanent symptoms
Benign brain tumour	resulting in permanent symptoms or undergoing defined treatments
Benign spinal cord tumour	resulting in permanent symptoms or undergoing defined treatments
Blindness	permanent and irreversible
Coma	with associated permanent symptoms
Coronary angioplasty	with specified treatment
Deafness	permanent and irreversible
Encephalitis	resulting in permanent symptoms
Heart valve replacement or repair	
HIV infection	caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation
Liver failure	of advanced stage
Loss of hand or foot	permanent physical severance
Loss of independent existence	permanent and irreversible
Loss of speech	total permanent and irreversible
Necrotising fasciitis	of specified severity requiring surgery
Paralysis of limb	total and irreversible
Primary Cardiomyopathy	of specified severity or undergoing a defined treatment
Pulmonary arterial hypertension	of specified cause and severity
Pulmonary artery surgery	
Respiratory failure	of specified severity
Rheumatoid arthritis	chronic and severe
Structural heart surgery	
Systemic lupus erythematosus	with severe complications
Terminal illness	where death is expected within 12 months
Third degree burns	of specified severity
Traumatic brain injury due to trauma, anoxia or hypoxia	resulting in specified symptoms

Please see the policy Terms and Conditions for the full definitions of the conditions covered and any exclusions.

# What is not covered?

- A lump sum benefit for each critical illness or operation covered by the scheme, will only be paid once in respect of each member or child.
- We don't cover any conditions or operation being claimed for that were pre-existing at the time cover starts.
- We also don't cover any condition or operation that is related to an existing condition.
- For the first two years, we don't cover any condition or operation if there was an associated condition before cover started.

## **We also do not provide cover for:**

- Self-inflicted injury
- Alcohol or drug abuse
- Terminal illness if we are notified of a claim after the person has died.

## **Exclusions for children**

We will not pay a lump sum benefit for a child if symptoms first arose, the underlying condition was first diagnosed, or your employee received counselling or medical advice in relation to the condition:

- before the member joined the scheme; or
- before the member's legal adoption or legal guardianship of the child; or
- if the critical illness or operation was brought about by intentional harm inflicted on the child by the member.

## **We will not pay a lump sum benefit for a child for:**

- total permanent disability; or
- cancer drug fund

if you have chosen to include these options.

**Please see the policy Terms and Conditions for the full definitions of the conditions covered and any exclusions.**



# Access to wellbeing services from day one

As well as financial support, our Group Critical Illness cover also provides your employees and their eligible family with health-related support.

## Aviva DigiCare+ Workplace

This app helps insured employees and their eligible family manage their health better. The Aviva DigiCare+ Workplace services give them the tools to help them do just that.

Of the services included, the following can be used with children:

- **Digital GP**
- **Second Medical Opinion**
- **Mental Health Consultation (from age 16)**
- **Nutritional Consultation (children from age 12)**

Aviva DigiCare+ Workplace is provided by Square Health. Set up by doctors, Square Health has over 25 years' experience working with insurance providers like us. With an established infrastructure with access to over 5,000 medical specialists across the UK, Square Health helps us put your employees first.

**Usage limits may apply, these can be checked within the app.**

Terms and conditions and the Privacy Policy for Aviva DigiCare+ Workplace can be found within the app. Employees will need to agree to these before using the services. Personal data is collected and used in accordance with the Square Health privacy policy found here: [https://cms.squarehealth.com/aviva\\_group/privacy\\_policy.html](https://cms.squarehealth.com/aviva_group/privacy_policy.html)

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

The services are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

You can read more about Aviva DigiCare+ Workplace in our: **Employer Guide** or **visit our dedicated webpage.**

## RedArc

RedArc is a nurse advice and support service available to insured employees who make a claim through Group Critical Illness cover. The service offers employees and their families long-term practical and emotional support over the telephone from a dedicated Personal Nurse. It's completely confidential and RedArc won't pass any information to any third party without the employee's consent.

RedArc will assign a dedicated Personal Nurse to your employee. All RedArc nurses are experienced, registered nurses with first hand experience in supporting parents of children with serious illnesses. They will provide long-term, one-one telephone support for as long as it's needed.

The nurse will tailor their support to meet the needs of each employee and their family, such as helping them to understand the diagnosis and all its implications. They can help in many ways such as helping them prepare questions for doctors, so your employee can get the answers they need, help them to cope emotionally, provide information and advice, sign-post to charities and provide useful resources.

When it would be beneficial, the Personal Nurse can also arrange additional support for the parents or the child e.g. a course of counselling, therapy, practical help at home or equipment. All of this is focused on your employees' individual needs and circumstances.

**For more information about the wellbeing services available with Group Critical Illness please visit our Employer Wellbeing Hub.**


# Find out more

For more information about our Group Critical Illness cover or any information contained within this brochure please speak to your financial adviser or account manager.


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## How to contact us

 0800 0513472

 [groupprotection@aviva.com](mailto:groupprotection@aviva.com)

 [aviva.co.uk](http://aviva.co.uk)

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