

For adviser use only. Not for use with customers.

All together simpler ▶

Aviva Group Protection Online

Helping you protect your
clients and their business



 AVIVA

Welcome to Aviva Group Protection Online (AGPOL)

AGPOL is our end-to-end digital portal for Group Protection schemes. Benefit from efficient processing, create and amend quotes and manage policies online for your SME clients (3-250 employees).

- ✓ Create quotes in around 20 minutes and receive the outcome instantly
- ✓ Place clients on risk the next day
- ✓ Load data once and use it across all Group Protection products
- ✓ Up to 30% commission
- ✓ No minimum premium
- ✓ Up to three-year rate guarantees
- ✓ Self-serve policy renewals in around 30 minutes
- ✓ Easily upload and amend member data for policy renewals

A simple five step process to receive a quote

Step 1

Provide policy details including name of policy, postcode, nature of business and product type.

Step 2

Add further details including whether the policy is new or existing or whether any members need to be medically underwritten.

Step 3

Select up to four categories of benefit and select your commission rate between 0% and 30%.

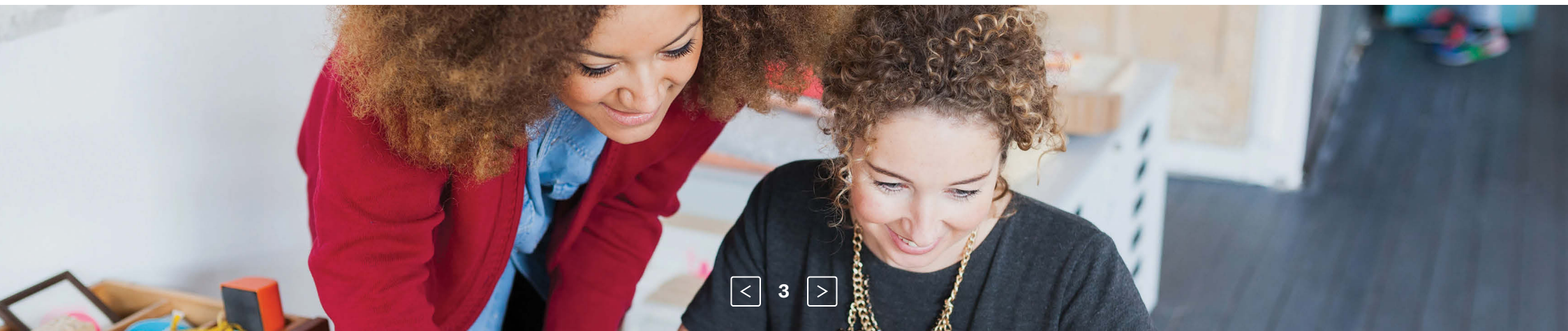
Step 4

Provide the policy data. We'll need to know the gender, salary, postcode, date of birth, category and job role of policy members

Step 5

We'll provide you with the quote and policy details for your client. You can place the client on risk which will commence the following day or you may like to quote for one of our other products.

Please don't refresh or press back in your browser as it may cause problems with losing where you are up to. Instead, use the navigational buttons at the top of the page



A simple five step process for self-serve renewals

Step 1

Use the search bar to find the policy you want to renew using the policy number, name, renewal date, product or client code.

Step 2

Update and confirm membership data. If the policy has 20 members or less, you'll be able to see all the current members and manually edit your changes.

Step 3

If you have lots of changes to make, or there are more than 20 members, you'll need to make the changes using our Excel template and upload the file.

Step 4

Once you're happy with the data, and all errors have been corrected, tick the confirmation box. By ticking this, you are confirming that all the data in AGPOL is correct.

Step 5

Click 'process renewal' and your invoice and statement of benefit will be emailed to you in around 30 minutes.

Group Income Protection

Supporting your clients to reduce long-term sickness absence

- ✓ Any fixed cease age from 60 up to a maximum of 70, the member's State Pension Age or Dynamic State Pension Age.
- ✓ Limited payment terms of 2, 3, 4 or 5 years
- ✓ Choice of fixed benefit offsets that allow you to mirror historic State Benefit amounts
- ✓ We will ignore premium loading by the previous insurer, of up to 100% and where the member has not provided medical evidence. We will not ignore decline or postponement decisions.
- ✓ Deferred periods of 13, 26, 28 or 52 weeks
- ✓ Early intervention and rehabilitation support, guided by expert case managers to support employees even before they need to take time off work. And if they do need to take time away from work, we'll support them to make a safe return.

Number of lives	Free Cover Limit
3-19	£65,000
20-25	£75,000
26-30	£90,000
31-35	£110,000
36-250	£150,000

Wellbeing services

- ✓ Aviva DigiCare+ Workplace app, provides insured employees access to five key services: an annual Health Check, Digital GP, Second Medical Opinion, Mental Health Consultations and Nutritional Consultations. There may be limits to the number of times an employee can use each service, employees can refer to the app to check their full allowances. Provided by Square Health. Terms apply.
- ✓ The Thrive app uses smart technology to help employees prevent, detect, manage and treat conditions such as anxiety and depression. The app uses clinically proven tools and techniques. It provides access to confidential mental health support when it's needed, where it's needed, for as long as it's needed. Provided by Thrive. Terms apply.
- ✓ 24/7 Employee Assistance Programme (EAP) provided by Care first, offering in-the-moment support from qualified professionals. Available to insured and uninsured employees.
- ✓ Free and discounted legal services provided by Red Apple Law can give employees peace of mind knowing they've got life's essentials in order to help them plan ahead. Includes a free legal support helpline, and a 25% discount on services such as Will Writing service, Lasting Power of Attorney, Online Living Will service and Funeral Wishes Register. Terms apply.

- ✓ The Aviva Line Manager Toolkit: Mental Health provides short video modules to empower line managers to spot the warning signs of poor mental health. Terms apply.
- ✓ An online library full of helpful content on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.
- ✓ Aviva Mental Health videos to help employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics.
- ✓ Get Active discounts at over 3000 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. Available to insured employees. Provided by Epassi UK Limited. Terms apply.

Wellbeing services are non-contractual benefits Aviva can change or withdraw at any time. Residency restrictions apply.

For Red Apple Law legal services, jurisdiction restrictions apply. For more information, please contact your Aviva Account Manager.

Group Critical Illness

Financial reassurance when it's needed most

- ✓ Clients can choose standard or extended cover depending on budget and requirements. For an additional cost Total Permanent Disability on a 'suited occupation' basis* may be added
- ✓ Cease age up to age 70, or the member's State Pension Age.
- ✓ Maximum benefit up to 5 x salary or £500,000
- ✓ Child Critical illness cover included as standard - available up to a maximum of £25,000 per child, covers children from birth until age 18 (or age 23 if in full-time education). Covers congenital conditions and includes cover for nine child-specific conditions and two critical medical crises.

Number of lives	Free Cover Limit
3-250	£500,000

*Suited occupation is defined as Total Permanent Disability – unable to do a suited occupation ever again. Loss of physical or mental ability through an illness or injury to the extent that the member is unable to do the material and substantial duties of a suited occupation ever again. Material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a suited occupation that cannot reasonably be omitted or modified.

A suited occupation means any work the member could do for profit or pay, taking into account their employment history, knowledge, transferable skills, training, education and experience, and is irrespective of location and availability.

Wellbeing services

- ✓ Aviva DigiCare+ Workplace app, provides insured employees access to five key services: an annual Health Check, Digital GP, Second Medical Opinion, Mental Health Consultations and Nutritional Consultations. There may be limits to the number of times an employee can use each service, employees can refer to the app to check their full allowances. Provided by Square Health. Terms apply.
- ✓ Personal Nurse advice and support service available to insured members who make a Group Critical Illness claim. The service provides long-term practical and emotional support over the telephone from a dedicated personal nurse. Provided by RedArc.
- ✓ Free and discounted legal services provided by Red Apple Law can give employees peace of mind knowing they've got life's essentials in order to help them plan ahead. Includes a free legal support helpline, and a 25% discount on services such as Will Writing service, Lasting Power of Attorney, Online Living Will service and Funeral Wishes Register. Terms apply.
- ✓ Stress helpline offers your clients' insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress. Provided by Care first.

- ✓ Aviva Mental Health videos to help employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics.
- ✓ The Aviva Line Manager Toolkit: Mental Health provides short video modules to empower line managers to spot the warning signs of poor mental health. Terms apply.
- ✓ An online library full of helpful content on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.
- ✓ Get Active discounts at 3000 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. Available to insured employees. Provided by Epassi UK Limited. Terms apply.

Wellbeing services are non-contractual benefits Aviva can change or withdraw at any time. Residency restrictions apply. For Red Apple Law legal services, jurisdiction restrictions apply. For more information, please contact your Aviva Account Manager.

Group Life

Financial and emotional support should the worst happen

- ✓ Cease age up to 75, or the member's State Pension Age.
- ✓ Salary multiples up to a max of 10 x salary or lump sum payment
- ✓ We will ignore premium loading by the previous insurer, of up to 200% and where the member has not provided medical evidence. We will not ignore decline or postponement decisions.
- ✓ Master Trust – We offer Master Trust arrangements on both Registered and Excepted Group Life Insurance Schemes. This enables us to cover all insured members of an employer under either of the two trusts. The Master Trust arrangements are governed by the main independent trustee, Zedra Governance LTD.

Number of lives	Free Cover Limit
3-19	£600,000
20-29	£800,000
30-39	£900,000
40-49	£1,000,000
50-59	£1,100,000
60-69	£1,250,000
70-250	£1,500,000

Wellbeing services

- ✓ Aviva DigiCare+ Workplace app, provides insured employees access to five key services: an annual Health Check, Digital GP, Second Medical Opinion, Mental Health Consultations and Nutritional Consultations. There may be limits to the number of times an employee can use each service, employees can refer to the app to check their full allowances. Provided by Square Health. Terms apply.
- ✓ Bereavement helpline, gives your insured employees practical and emotional support from qualified bereavement counsellors to help them deal with grief when they lose someone close to them. Provided by Care first.
- ✓ Stress helpline, offers your client's insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress. Provided by Care first.
- ✓ Free and discounted legal services provided by Red Apple Law can give employees peace of mind knowing they've got life's essentials in order to help them plan ahead. Includes a free legal support helpline, and a 25% discount on services such as Will Writing service, Lasting Power of Attorney, Online Living Will service and Funeral Wishes Register. Terms apply.

- ✓ Grief Encounter, a charity supporting young people struggling with the loss of a parent or loved one.
- ✓ Aviva Mental Health videos help employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics.
- ✓ The Aviva Line Manager Toolkit: Mental Health provides short video modules to empower line managers to spot the warning signs of poor mental health. Terms apply.
- ✓ An online library full of helpful content on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.
- ✓ Get Active discounts at 3000 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. Available to insured employees. Provided by Epassi UK Limited. Terms apply.

Wellbeing services are non-contractual benefits Aviva can change or withdraw at any time. This does not apply to Grief Encounter who is a charity and available to the general public. Residency restrictions apply.

For Red Apple Law legal services, jurisdiction restrictions apply. For more information, please contact your Aviva Account Manager.

All the guidance you need to support your clients

We're here to support you and your clients every step of the way.

You'll find a wealth of information, to help you get started on AGPOL by visiting our **Adviser Site**.

Our expert team are also on hand to help you whenever you need them. Thanks to their thorough and up-to-date understanding of the needs and challenges of SMEs, they can work closely with you to support and grow your portfolio of clients.

Contact your Aviva Account Manager or you can email

GroupProtectionSalesSupport@aviva.com or call 0800 145 5684.

Lines are open Monday to Friday 9am-5pm. Calls may be monitored and recorded.

Ready to sign up?

We've prepared some handy hints and tips to help you get the most out of the service.

How do I register to use the service?

Go to <https://connect.avivab2b.co.uk/public/Adviser/Login> and click 'Register for Aviva Adviser' at the top of the screen. You'll be asked to complete the online form and agree to our terms and conditions. We will then complete some internal checks (for example: to verify that you have an Aviva agency agreement).

You will receive an email with your temporary password so you can start using the service. You will have the opportunity to change your password to something more memorable.

What if I forget my password?

Simply click on the '**forgotten password**' link on the Aviva Adviser login [homepage](#). You will be asked to provide your online account number and email address. You will then receive an email to reset your password.

Are there any types of business that cannot be quoted for on the system?

- policies with less than three lives or more than 250 lives
- existing policies insured with Aviva
- policies closed to new entrants
- non-UK registered companies
- policies with more than four membership categories
- policies with members who work offshore or are permanently based overseas

Are there any types of business that can't be renewed digitally?

- Flex policies
- Any scheme that has more than 5 policies
- Any policy that is set up on a benefit as given basis

Is there a minimum premium?

There is no minimum premium on our Group Protection policies.

What definitions of salary are available?

- basic annual salary
- basic annual salary plus the three year average of any additional fluctuating emoluments
- basic annual salary plus the three year average of any additional fluctuating emoluments and dividends

What age range can be covered?

The minimum age is set at 16 with a choice of expiry ages 60, 65, 67, 68, 70 or the member's State Pension Age, with an additional expiry age of 75 for Group Life Assurance.

What if there isn't an exact match to the nature of business my client is in?

Simply choose the next nearest category, or select 'Other'.

I have entered the client's postcode and get an error message

Please check you have the correct postcode. If the postcode is new, our database may not recognise it. If this happens please call either your usual sales contact or our Group Protection Sales team on **0800 145 5684** who will be able to help you.

I cannot find the occupation I am looking for

When adding an occupation to each member, please select one of our six occupation lookup options. These are:

- Professional, Director & Managerial
- Supervisory & clerical
- Skilled non-manual e.g. photographer or shop assistant
- Semi-skilled - less than 50% manual work e.g. Chef or Doorman
- Semi-skilled - more than 50% manual work, e.g. cleaner or construction worker
- Unskilled manual such as a labourer

If any members do not have an exact match for the occupations provided, please use the closest match to their occupation available.

Can I quote for loaded members?

Yes. Members with medical underwriting loadings up to 200% for Group Life Assurance and 100% for Group Income Protection can be quoted for. These loadings will be ignored up to the new free cover level.

Can I quote if the scheme includes declined or postponed members?

If you have a scheme where the previous insurer has declined or postponed cover for a members, these schemes can not be quoted through AGPOL. You can call either your usual sales contact or our Group Protection Sales team on **0800 145 5684** who will be able to help you.

Can we complete the application form online?

Unfortunately not, it needs to be printed, completed and returned to:

Aviva
PO Box 3620
Norwich
NR7 7XS

Once received we'll send you the policy documentation and inception accounts.

Let us help you

Get in touch with our Group Protection
Sales Support Team on

0800 145 5684

Contact your **Aviva Account Manager** or email
groupprotectionssalessupport@aviva.com

Our opening hours are Monday to Friday, between 9.00am 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.

Need this in a different format?

Please get in touch with Aviva if you'd prefer this brochure
(**GR06092 02/2025**) in large print, braille, or as audio.

Aviva Life & Pensions UK Limited.

Registered in England No. 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 185896.

Member of the Association of British Insurers.

Wellbeing services, Wellbeing Training early intervention and rehabilitation services are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.