



# A Simple Guide to Aviva Group Protection

For businesses covering  
between 3-250 lives



# Welcome

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We understand that buying Group Protection while trying to run a small business can be hectic. At Aviva, we like to keep things simple so we've created this guide to tell you exactly what you need to know about Aviva Group Protection for your small or medium sized business (SME). We'll cover the products we offer, how they work, frequently asked questions and the wellbeing services that can help you to make a difference to your employees every day.

**It takes Aviva to help you look after your workforce while they look after your business.**

# A **safety net** for your employees and your business

While managing a growing business, you may not have the time or resource to manage the implications of an employee who is suffering with a mental or physical illness. This is where Aviva Group Protection can really make a difference.

Aviva Group Protection is more than an employee benefits package, it's a safety net for employees and businesses in good and difficult times. Our simple and easy claims process means employees can focus on what matters while our expert case managers take care of the rest.

Depending on the product you take out with us, it could provide peace of mind to your employee's family if they die, financial and rehabilitation support should they become absent from work due to illness or injury, or a lump sum payment to help them with living adjustments in the home.

Our range of wellbeing services can offer even more support for your employees when they need it, regardless of whether they make a claim. From in-the-moment emotional support helplines, to digital GP appointments and mental health training.

**Our Group Protection Wellbeing services could help support you to:**

- ✓ attract and retain staff by offering more than just a salary
- ✓ spot potential issues and intervene before they arise
- ✓ provide financial support for your employees in difficult times
- ✓ create a happier, healthier workforce
- ✓ help reduce employee absenteeism

Please note, Aviva Group Protection products have no cash in value at any time. If you stop paying your premiums at any time, the cover will end.

All references to taxation are based on our understanding of current tax law and practices. Tax law and practices could change in the future. We always recommend that you seek professional independent taxation advice.

Any wellbeing services referenced in this document are non-contractual benefits Aviva can change or withdraw at any time. They are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

This guide is intended to provide the basic information about Aviva Group Protection products and we recommend you speak to a financial adviser to help you make the right choice for your business. If you do not have an adviser, you can find one by visiting [www.unbiased.co.uk](http://www.unbiased.co.uk).



# Group Life

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## Supporting loved ones should the worst happen.

We'll pay a lump sum should an insured employee die providing important financial support to their family when they need it. We understand that loss affects people in different ways, so we offer access to wellbeing services to insured employees such as the Bereavement Helpline and the Stress Helpline, provided by Care first. You can find out more about all Group Life wellbeing services on page 9.



## How does Group Life work?

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We provide cover for companies with three or more employees. You decide who can join, the type of cover and level of benefit you want to provide.

You can choose to cover employees for a multiple of their salary or a fixed amount. With the option to choose different levels of benefits for different groups of employees such as directors, managers, and staff, you have total flexibility and choice for your cover.

Your financial adviser will be able to produce a quote for you, then all you need to do is fill out the application forms. We'll do the rest to get your policy up and running.

### Benefits for your business

- ✓ **Offer your staff a great package**  
Stand out from other employers by including life insurance with your employee benefits package,
- ✓ **Straightforward processes**  
From setting up a policy, making a claim, to renewing your policy, we've tried to make the process as simple as possible. We also only aim to ask for medical underwriting once, if necessary so you can get back to business.
- ✓ **Manage your finances**  
Under current UK tax laws, your premiums normally qualify as an allowable business expense and therefore qualify for corporation tax relief.
- ✓ **Flexible payment options**  
Choose to pay premiums monthly, quarterly, or annually at no additional cost.

### Benefits for your employees

- ✓ **Financial support for the family**  
If an employee dies in service, we'll pay a lump-sum, providing important financial support to their family when they need it.
- ✓ **No additional tax**  
The lump-sum payment doesn't usually form part of a member's estate, so should be free of inheritance tax, in the event of a member's death and the premium you pay isn't classed as a 'benefit in kind'.
- ✓ **A focus on wellbeing**  
With Group Life, your employees can get access to a whole offering focused on helping them become happier and healthier.  
  
In turn, that could lead to increased employee engagement, better staff retention, improved productivity, and reduced absenteeism.
- ✓ **Ongoing emotional support**  
The Bereavement Helpline offers insured employees' eligible family members left behind, emotional and practical support from qualified bereavement counsellors.

## Cost effective solutions

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We offer cost-effective solutions that can make a real difference to your business.

From **Master Trust** arrangements, which can be set up by us for no additional cost, to flexible premium payment options. You can choose to pay your premiums annually, every six months, quarterly or monthly. We won't charge you for this but you will need to pay by direct debit for payments made more frequently than annually.

## What is a Master Trust

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When setting up a Group Life policy, it is typically more tax efficient to set up a Trust to manage the funds. Setting up a Trust requires understanding around the legislation, can be a timely exercise and carries responsibility for managing the Trust.

A Master Trust is a large Trust which multiple employers can join. Choosing a Master Trust option means you can remove the hassle, time and responsibility of having to set up and manage your own Trust for the policy. With Aviva's Master Trust, we will take care of this for you at no additional cost.

## Registered and Excepted Schemes

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Aviva offer Master Trust arrangements for both Registered and Excepted Group Schemes. A registered Group Life scheme is registered with HMRC and falls under pension scheme tax rules. This means any lump sum benefit we pay for a death claim counts towards the employee's lifetime allowance.

Excepted Group Life schemes are not registered with the HMRC and work under a totally different set of rules under life insurance legislation. The benefit does not count towards the member's lifetime allowance. Excepted Group Life schemes can have tax implications.

# Things you'll need to consider

- 1 Decide who you want to insure, for example directors, managers and staff. You may decide to offer them all cover but offer different benefits to different groups of staff.
- 2 Decide whether you would like to set up your own trust or opt for our Master Trust option.





## Group Life wellbeing services

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### ✓ **Aviva DigiCare+ Workplace app**

Provides your insured employees with the guidance they need to help detect, manage and prevent physical and mental health problems.

Here's what's available:

- an Annual Health Check
- Digital GP Appointments
- Second Medical Opinion
- Mental Health Consultations
- Nutritional Consultations

**There may be limits to the number of times employees can use each service, they can check their full allowances within the app. Provided by Square Health. Terms apply.**

**Download our DigiCare+ Workplace brochure.**

### ✓ **Get Active Lifestyle Discounts**

With Get Active, your insured employees can get discounts on products and services that can support wellbeing, as well as offers on online workouts and at more than 3,000 health and fitness clubs nationwide.

Cancer Care with Get Active provides discounted products and services that can help support the daily living adjustments a cancer diagnosis and treatment can bring.

**Terms apply.**

### ✓ **Stress Helpline**

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

### ✓ **Bereavement Helpline**

Provided by Care first, the 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.

And if your employee is the one that passes away their eligible family members can use the service to help them cope with the loss.

### ✓ **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.

Designed by our in-house mental health clinician, they cover everything from mental health stigma to navigating stress. The videos are available to all your employees regardless of whether they're insured on the policy or not.

### ✓ **Wellbeing Training**

We offer training courses to give your line managers the skills and confidence to identify and manage certain wellbeing concerns. All the courses we offer through Wellbeing Training are available to insured and uninsured employees. They are delivered by Aviva clinical experts or a network of external wellbeing providers. Costs will apply for courses run by external partners.

## Group Life wellbeing services continued

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### ✓ **Aviva Line Manager Toolkit: Mental Health**

Developed by mental health professionals, this toolkit offers video modules and downloadable materials aimed at helping line managers to spot the warning signs of poor mental health.

It also helps them identify reasonable adjustments and manage professional boundaries. Available to all your line managers regardless of whether they're insured on the policy or not. **Terms apply.**

### ✓ **Wellbeing Library**

An online library of useful content, hints and tips – including guides and tools. The library offers helpful support on all kinds of situations, from family and relationships, money, work, mental or physical health conditions. Available to all your employees regardless of whether they're insured on the policy or not.

### ✓ **Free and discounted legal services**

Red Apple Law legal services offer insured and uninsured employees and their spouse/partner free and discounted legal services to help give them peace of mind knowing they've got the essentials in order and they've done all they can to make things easier for those they leave behind. **Terms apply.**

#### Services available:

- Free legal support helpline
- Legal and practical support when someone passes away
- Will Writing service
- Lasting Power of Attorney
- Online Living Will Service

### ✓ **Grief Encounter**

A charity supporting young people struggling with the loss of a parent or sibling.

### ✓ **Workplace Promotion via the Employer and Employee Hubs**

The Employer Hub is a dedicated site where you can access details about our Group Life cover, how to make a claim, the wellbeing services available and how to access them. You'll also find materials to help you launch these services to your insured employees.

The Employee Hub is a separate site for your employees to find details about how our Group Life cover works, the wellbeing services available and how to access them.

Wellbeing services are non contractual benefits Aviva can change or withdraw at any time. This does not apply to Grief Encounter who are a charity that anyone can access. With the exception of the Red Apple Law legal services, all services are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. Differing residency restrictions apply for each service offered under Red Apple Law. For full details, please visit **our website**

Find out more about our **Group Life wellbeing services.**

For more information about our Group Life cover, download our **Group Life Employer brochure.**

# Group Income Protection

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**Helping your employees through difficult times.**

With our Group Income Protection, we provide financial support and rehabilitation services to your employees if they're unable to work and suffering a loss of earnings due to an illness or injury. Your employees will also benefit from early intervention and return to work support from expert case managers.



## How does Group Income Protection work?

You can choose:

- which group of employees you would like to cover
- the amount you would like to cover them for
- how long the cover lasts
- when the cover kicks in

With Aviva Group Income Protection, you can cover up to 80% of salary, affording your staff the financial stability to focus on recovery and getting back to work.

### Benefits for your business

- ✓ **Manage your budgets**  
Group Income Protection can fit within a range of budgets, with flexibility to cover as much or as little as you'd like up to 80% of your salary.
- ✓ **Early intervention and return to work**  
We'll proactively manage health issues in your team, with the aim of reducing long-term absence in your business and manage an employee's return to work.
- ✓ **Promote health and wellbeing**  
Promoting wellbeing in your workplace can help create a healthier, happier workforce.
- ✓ **Manage your finances**  
Under current UK tax laws, your premiums usually qualify as an allowable business expense and therefore qualify for corporation tax relief.
- ✓ **Results for your business**  
In 2022, 82% of our rehabilitation cases either returned to, or remained at work. So let us help your team when you need it.

Figures based on Group Income Protection rehabilitation data, covering Jan-Dec - 2022

### Benefits for your employees

- ✓ **Financial support at an uncertain time**  
Knowing they have financial support in difficult times can make a real difference to your employees. It allows them to focus on recovery and getting back to normal.
- ✓ **Dedicated help**  
Your team can get additional support from counselling and information services, with the Employee Assistance Programme (EAP).
- ✓ **Expert case manager**  
A dedicated case manager will handle your claims, support your employees throughout their recovery and help them return to work.
- ✓ **Clinical Expertise and dedicated Pathways**  
If your employee is struggling to remain in work or is absent due to a medical condition, our pathways can help ease the strain. They draw on specific support for the condition faced and our rehabilitation partners are on hand to step in and provide the right support at the right time.

## Things you'll need to consider

- 1 Which employees would you like to cover and for how much?
- 2 How long does an employee need to be incapacitated before benefits start (This is called the deferred period and with Aviva's Group Income Protection, you can choose 13, 26, 52 weeks)?
- 3 How long would you like the cover to last?
- 4 Would you like the cover to include pension contributions?
- 5 Would you like the cover to include national insurance contributions?

### Policy example



# Group Income Protection wellbeing services

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## ✔ **Aviva DigiCare+ Workplace app**

Provides your insured employees with the guidance they need to help detect, manage and prevent physical and mental health problems.

Here's what's available:

- an Annual Health Check
- Digital GP Appointments
- Second Medical Opinion
- Mental Health Consultations
- Nutritional Consultations

**There may be limits to the number of times employees can use each service, they can check their full allowances within the app. Provided by Square Health. Terms apply.**

**Download our DigiCare+ Workplace brochure.**

## ✔ **Employee Assistance Programme (EAP)**

Designed to help your employees stay happy and healthy, the Employee Assistance Programme can offer valuable support 24/7 in all areas of their lives such as coping with pressures and work, relationship breakdowns, or money worries.

Provided by Care first, the service is open to all employees, even if they are not covered by your Group Income Protection policy.

## ✔ **Thrive Mental Wellbeing**

Thrive Mental Wellbeing provides access to confidential mental health support, when it's needed, where it's needed, for as long as it's needed. The confidential and secure app helps employees prevent, detect and manage common mental health conditions and build resilience, using evidence-based tools and techniques. It also offers tailored goals and further support, all at the touch of a button. Available to all your employees regardless of whether they're insured on the policy or not. **Terms apply.**

## ✔ **Wellbeing Training**

We offer training courses to give your line managers the skills and confidence to identify and manage certain wellbeing concerns. All the courses we offer through Wellbeing Training are available to insured and uninsured employees. They are delivered by Aviva clinical experts or a network of external wellbeing providers. Costs will apply for courses run by external providers.

## ✔ **Get Active Lifestyle Discounts**

With Get Active, your insured employees can get discounts on products and services that can support wellbeing, as well as offers on online workouts and at more than 3,000 health and fitness clubs nationwide.

Cancer Care with Get Active provides discounted products and services that can help support the daily living adjustments a cancer diagnosis and treatment can bring.

**Terms apply.**

## Group Income Protection wellbeing services continued

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### ✓ 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.

Designed by our in-house mental health clinician, they cover everything from mental health stigma to navigating stress. The videos are available to all your employees regardless of whether they're insured on the policy or not.

### ✓ Aviva Line Manager Toolkit: Mental Health

Developed by mental health professionals, this toolkit offers video modules and downloadable materials aimed at helping line managers to spot the warning signs of poor mental health.

It also helps them identify reasonable adjustments and manage professional boundaries. Available to all your line managers regardless of whether they're insured on the policy or not. **Terms apply.**

### ✓ Wellbeing Library

An online library of useful content, hints and tips – including guides and tools. The library offers helpful support on all kinds of situations, from family and relationships, money, work, mental or physical health conditions.

Available to all your employees regardless of whether they're insured on the policy or not.

### ✓ Workplace Promotion via the Employer and Employee Hubs

The Employer Hub is a dedicated site where you can access details about our Group Income Protection cover, how to make a claim, the wellbeing services available and how to access them. You'll also find materials to help you launch these services to your insured employees.

The Employee Hub is a separate site for your employees to find details about how our Group Income Protection cover works, the wellbeing services available and how to access them.

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

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

Find out more about our **Group Income Protection wellbeing services**.

For more information about our Group Income Protection cover, download our **Group Income Protection brochure**.

## How our claims pathways make a difference

Looking after employees with a Group Income Protection Policy is about more than simply making and paying a claim.

That's why our pathways support you and your employees when a problem arises. We're here to help when an employee needs to take a prolonged break from work because of ill health or injury. And we can step in even before it gets to the absence stage.

Early intervention can help prevent an issue snowballing into something bigger, but even if it does, we're on hand to help get things back on track. We understand that every employee's situation is unique, so our dedicated pathways offer a tailored approach, giving access to clinical experts and bespoke rehabilitation plans.

### What support is available?

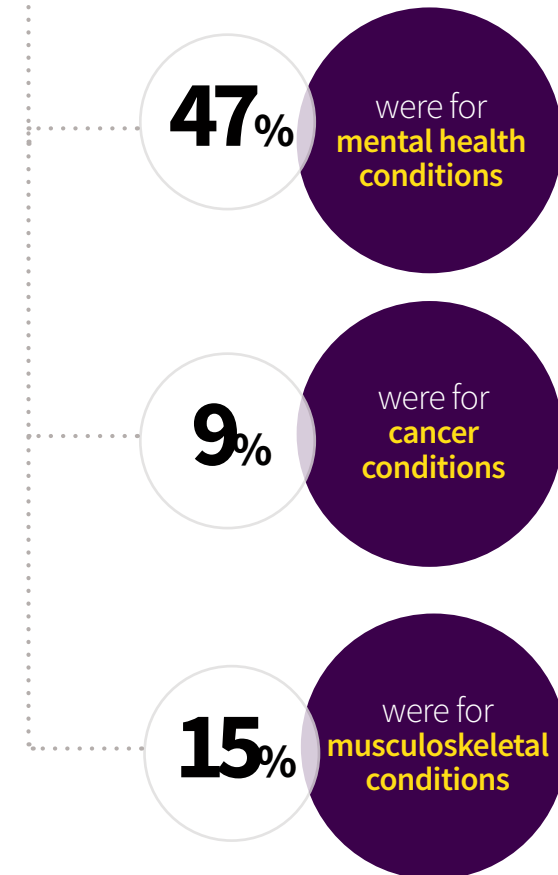
- Self-help tools and services
- In-the-moment mental health support
- In-work support
- Return to work planning tailored to your employee
- A dedicated case manager

**We are able to tailor pathways for every claim irrespective of condition, and we have well established dedicated pathways for the conditions we know occur most frequently:**

- Cancer
- Mental health conditions
- Musculoskeletal issues
- Cardiac
- Covid-19
- Neurodiversity
- Neurological

Rehabilitation support services are non contractual benefits Aviva can change or withdraw at anytime.

## In 2022, of all referrals for rehabilitation:



All figures based on Group Income Protection Rehabilitation data Jan - Dec 2022.



# Group Critical Illness

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## Supporting your employees when they need it most

If an employee is diagnosed with a specified critical illness, or they have an operation that we cover and survive for 14 days, we'll pay them a tax-free lump sum of up to five times the employee's salary (up to a maximum of £500,000, whichever is lower). That way, they don't have to worry about their finances on top of their health and can use the money as they wish.

We automatically cover your employees' eligible children and help if they're diagnosed with a specified critical illness or one of the child-specific conditions covered in our policy.

We'll also support your employees with their everyday wellbeing. They'll have access to our Aviva DigiCare+ Workplace app and gym discounts on more than 3000 health and fitness clubs.



## Choose your cover

### Standard cover

Covers 15 critical illnesses and operations, including cancer (excluding less advanced cases), cancer (second and subsequent), heart attack, stroke, and major organ transplant.

### Children's cover

As well as the conditions covered under the policy (standard and extended), we'll cover your employees children for five child-specific conditions and two critical medical crises. Cover is for employees children (included adopted and step-children) from birth until their 18th birthday, or until their 23rd birthday if they are in full time education. Child cover benefit pays 25% of the value of an employee's benefit up to a maximum of £25,000.

### Extended cover

Covers everything in Standard, as well as 27 other critical illnesses and operations, including aorta graft surgery, blindness, heart valve replacement or repair, liver failure and terminal illness. Additional premiums apply.

### Total Permanent Disability

You can protect your employees if they can't work through total and permanent disability. See page 25 for further information.

For further details on the illnesses and operations covered for each option, download our **Group Critical Illness brochure** for employers.

### You can boost your cover with these optional extras:

- **Cancer drugs fund** - this gives your employees access to a fund of up to £100,000 to pay for cancer drugs and follow-up expenses. They can only use this if the NHS Trust won't pay for their treatment.
- **Total Permanent Disability** - you can protect your employees even if they're diagnosed as totally and permanently disabled.

## Choose your cover continued

### Benefits for your business

- ✔ **Offer your staff a great package**  
Show them you care by giving them piece of mind should they become ill with a specified illness or need an operation covered by the policy. They can choose to spend the money how they like, whether that's making home adjustments or taking a much-needed holiday when they're back on their feet.
- ✔ **A focus on wellbeing**  
Your employees get access to an offering focused on helping them become happier and healthier. In turn, that could lead to business benefits, such as increased employee engagement, better staff retention levels, improved productivity, and reduced absenteeism. All these benefits could help contribute to improvements in the bottom line.
- ✔ **Straightforward application process**  
All employees can be covered without the need for medical information. All cover is subject to a pre-existing and related conditions exclusion. All we need to know is what your employees do and the location of the office they're based.

### Benefits for your employees

- ✔ **A tax-free payment**  
Should an employee make a claim, they will receive the full amount to spend however they want.
- ✔ **A focus on wellbeing**  
With our added value wellbeing services, your employees will have access to a range of financial, mental, and physical support to help them live their best lives.
- ✔ **Peace of mind**  
Should your employee be diagnosed with a specified illness or need to have an operation we cover, Aviva Group Critical Illness is there to support them.
- ✔ **No medical underwriting**  
We don't need any medical information to provide cover which means minimal paperwork for your employees. All cover is subject to a pre-existing and related conditions exclusion.

# Things you'll need to consider

- 1 Who would you like to cover? You may choose to cover directors for optional extras and cover staff members for extended cover.
- 2 How much cover you would like to provide your employees?
- 3 What policy optional extras do you want to include?



# Group Critical Illness wellbeing benefits

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## ✓ **Aviva DigiCare+ Workplace app**

Provides your insured employees with the guidance they need to help detect, manage and prevent physical and mental health problems.

Here's what's available:

- an Annual Health Check
- Digital GP Appointments
- Second Medical Opinion
- Mental Health Consultations
- Nutritional Consultations

**There may be limits to the number of times employees can use each service, they can check their full allowances within the app. Provided by Square Health. Terms apply.**

**Download our DigiCare + Workplace brochure.**

## ✓ **RedArc**

The RedArc Personal Nurse service offers employees and their families long-term practical advice and emotional support from the same nurse. The Nurse can help in many ways including helping the individual understand the health condition and all its implications, talking through worries or concerns, discussing surgery or treatment options, dealing with the many implications of the illness. A course of therapy, counselling or other relevant service can also be provided subject to clinical assessment. There is no limit to the amount and duration of calls from the Nurse.

## ✓ **Wellbeing Training**

We offer training courses to give your line managers the skills and confidence to identify and manage certain wellbeing concerns. All the

courses we offer through Wellbeing Training are available to insured and uninsured employees. They are delivered by Aviva clinical experts or a network of external wellbeing providers. Costs will apply for courses run by external partners.

## ✓ **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.

Designed by our in-house mental health clinician, they cover everything from mental health stigma to navigating stress. The videos are available to all your employees regardless of whether they're insured on the policy or not.

## ✓ **Aviva Line Manager Toolkit: Mental Health**

Developed by mental health professionals, this toolkit offers video modules and downloadable materials aimed at helping line managers to spot the warning signs of poor mental health.

It also helps them identify reasonable adjustments and manage professional boundaries. Available to all your employees regardless of whether they're insured on the policy or not.

**Terms apply.**

## ✓ **Stress Helpline**

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

## ✓ **Wellbeing Library**

An online library of useful content, hints and tips – including guides and tools. The library offers helpful support on all kinds of situations, from family and relationships, money, or work, mental or physical health conditions.

Available to all your employees regardless of whether they're insured on the policy or not.

## Group Critical Illness wellbeing benefits continued

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### ✔ Get Active Lifestyle Discounts

With Get Active, your insured employees can get discounts on products and services that can support wellbeing, as well as offers on online workouts and at more than 3,000 health and fitness clubs nationwide.

Cancer Care with Get Active provides discounted products and services that can help support the daily living adjustments a cancer diagnosis and treatment can bring.

**Terms apply.**

### ✔ Workplace Promotion via the Employer and Employee Hubs

The Employer Hub is a dedicated site where you can access details about our Group Critical Illness cover, how to make a claim, the wellbeing services available and how to access them. You'll also find materials to help you launch these services to your insured employees.

The Employee Hub is a separate site for your employees to find details about how our Group Critical Illness cover works, the wellbeing services available and how to access them.

Wellbeing services are non-contractual benefits Aviva can change or withdraw at any time. They are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Find out more about our **Group Critical Illness wellbeing services**.

For more information about our Group Critical Illness cover, download our **Group Critical Illness brochure**.



# Group Protection FAQs

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## Q How many employees do I need to take out a policy?

A You can take out a policy for any of our Group Protection products with a minimum of three employees.

## Q Must all employees have the same level of benefit?

A No. You have a great deal of flexibility and can choose different levels of benefits for different employees, such as directors, managers and staff. Alternatively, you can offer the same level of benefits to all.

## Q What medical information do you need?

A For **Group Life and Group Income Protection**, this depends on how much cover you'd like. We offer a free cover limit (FCL) which is the limit under which medical information is not needed. If an employee's benefit exceeds the FCL we will request medical information so we can decide if we can cover the person concerned.

For **Group Critical Illness** we don't need any medical information from your employees to set up the policy. If you go on to make a claim, we will investigate whether the illness existed before the policy started, then assess the claim against the policy conditions.

## Q How much does it cost?

A At Aviva, we don't offer estimated costs as this can depend on many factors. A financial adviser can get a quote for any of our Group Protection products in as little as 20 minutes.

## Q How and when can I pay premiums?

A You can pay premiums monthly, quarterly, six monthly or yearly. If you choose monthly, quarterly or six-monthly premiums, you must pay them by direct debit.

## Q How do I take out a policy?

A To get a quote and take out a policy, speak to a financial adviser.

## Q What happens if someone new joins?

A You will need to provide us with details of the new joiner and confirm their entry date to the scheme. We need this information only on the scheme's anniversary date. There are some exceptions to this. For example, tell us as soon as possible if any member's benefit exceeds the free cover limit or if the total sum insured by the scheme increases by more than 25% (or increases by more than 50% for schemes that have 19 members or less). Your premiums may change at the scheme anniversary to reflect this.

**Q What happens if i need to make a claim?**

**A** For **Group Life customers**, we need to know as soon as possible. For non-Master Trust customers, this can be done by completing our online claims form. Customers with an Aviva Master Trust will need to email us with a completed claims form. We'll need the member's details as well as the scheme name and policy number. We also need to know the date, location and cause of death. Let us also know who the beneficiary is. We may not require an original death certificate, we'll let you know if we do.

**Group Income Protection customers** must tell us about a claim as soon as possible, preferably before the employee's incapacity has lasted two months. In cases where there's a 13-week deferred period, you'll need to let us know before the incapacity has lasted one month. Claims can be made by completing our online claim form.

We must be informed about a **Group Critical Illness** claim within three months (or as soon as reasonably practicable) if an employee is diagnosed with a critical illness or has undergone an operation covered by the policy. We'll ask for consent to contact the employee's doctors to get the medical evidence we need to assess the claim. Our online claim for can be used to start the claim.

**Q What's the difference between registered and excepted Group Life?**

**A** Registered group life schemes are registered with HMRC and fall under pension scheme tax rules. This means any lump sum benefit we pay for a death claim counts towards the employee's lifetime allowance. Registered group life schemes allows for multiple categories with different benefit basis under one scheme.

Excepted schemes work under a totally different set of rules under life insurance legislation. The benefit does not count towards the lifetime allowance and all members must have the same benefit basis.

**Q What are the different Free Cover Limits and how does this work?**

**A** The free cover limit (FCL) will change depending on the number of members on the scheme and the type of product you take out. Should the employee's benefit be above the FCL, we will request medical information so we can determine whether we can cover the benefit above the FCL (the benefit below the FCL will normally continue to be covered regardless our decision). For example, if you would like to insure 15 lives with a Group Life policy, but one of your employees needed to be covered for more than £600,000, we would need to medically underwrite that employee.

Group Life		Group Income Protection		Group Critical Illness	
Number of lives	Free Cover Limit	Number of lives	Free Cover Limit	Number of lives	Free Cover Limit
3-19	£600,000	3-19	£65,000	3-250	£500,000
20-29	£800,000	20-25	£70,000		
30-39	£900,000	26-30	£90,000		
40-49	£1,000,000	31-35	£110,000		
50-59	£1,100,000	36-250	£150,000		
60-69	£1,250,000				
70-250	£1,500,000				



# Key terms

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## ✓ **Total permanent disability**

An option available under Group Critical Illness, which provides cover if an individual can't work because of a total and permanent disability that meets the specified criteria. Depending on which option you chose this will be either if they can't do their own job, or alternatively if they can't do their own job or a suitable alternative job.

## ✓ **Free cover limit**

The full amount for which an insured member is covered without the need for medical underwriting.

## ✓ **Pre-existing condition exclusion**

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.

## ✓ **Medical underwriting**

This involves us assessing the health of an employee. We may do this via our digital platform or with a telephone call where we will ask them about their lifestyle and health history.

## ✓ **Deferred period (applies to Group Income Protection)**

For total benefit, the number of consecutive weeks incapacity which must pass before an employee becomes 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 an employee becomes entitled to receive benefit as shown in the policy schedule.

# Key terms continued

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## ✓ **Eligibility**

Eligibility is 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 and are chosen by you when you set up the policy. For example, 'all permanent employees aged between 16 and 70'. Employees who join your company and meet the eligibility will automatically be covered up to the FCL without medical underwriting requirements. Should a member require cover above the FCL (free cover limit), they will need to provide us with some information before we can confirm their full cover.

## ✓ **Anniversary/anniversary date**

The anniversary of the start date, unless you have agreed another date with us. This date is stated in the policy schedule and is the date your policy will renew annually. We'll contact you prior to collect updated membership information.

## ✓ **Lump sum**

The total lump sum benefit that would be paid for a member in the event of a claim, as shown in your illustration and policy schedule.

## ✓ **Member**

An employee covered under the policy.

## ✓ **Total benefit (applies to Group Income Protection)**

The benefit calculated as described in the policy schedule. This is normally shown as income benefit and where applicable employer pension contributions, other supplementary benefits and employer national insurance contributions.



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