

For adviser user only, not for use with clients.

AGPOL

User manual



Welcome to **Aviva** Group Protection Online (AGPOL)

AGPOL is our online platform where you can self-serve new business quotes, put clients on risk and renew Group Protection policies with 3-250 lives.

This guide will take you through how to register, the quotation process, how to put a client on risk and how to renew a policy online. You can refer back to this guide as a first port of call should you have any queries in the future.



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Register for our Adviser site to access AGPOL

1 To register go to:

 connect.avivab2b.co.uk/adviser
and click **Login or Register** in the top right. Then click **Register for Aviva Adviser**.

2 We'll ask you to complete an online form, which includes:

- ✓ Work email address (no shared email accounts)
- ✓ Contact telephone number (mobile or landline)
- ✓ Firm reference (FCA) number of the company you work for.
- ✓ We'll ask you to select a profile that best suits your role.
- ✓ You'll also need to create a password for when you want to log in.
Please ensure this is unique and confidential to you.
- ✓ We aim to complete our internal checks and get you set up within 48 hours.
Please be aware this may take longer if we need to contact you or we're experiencing high volumes of requests.

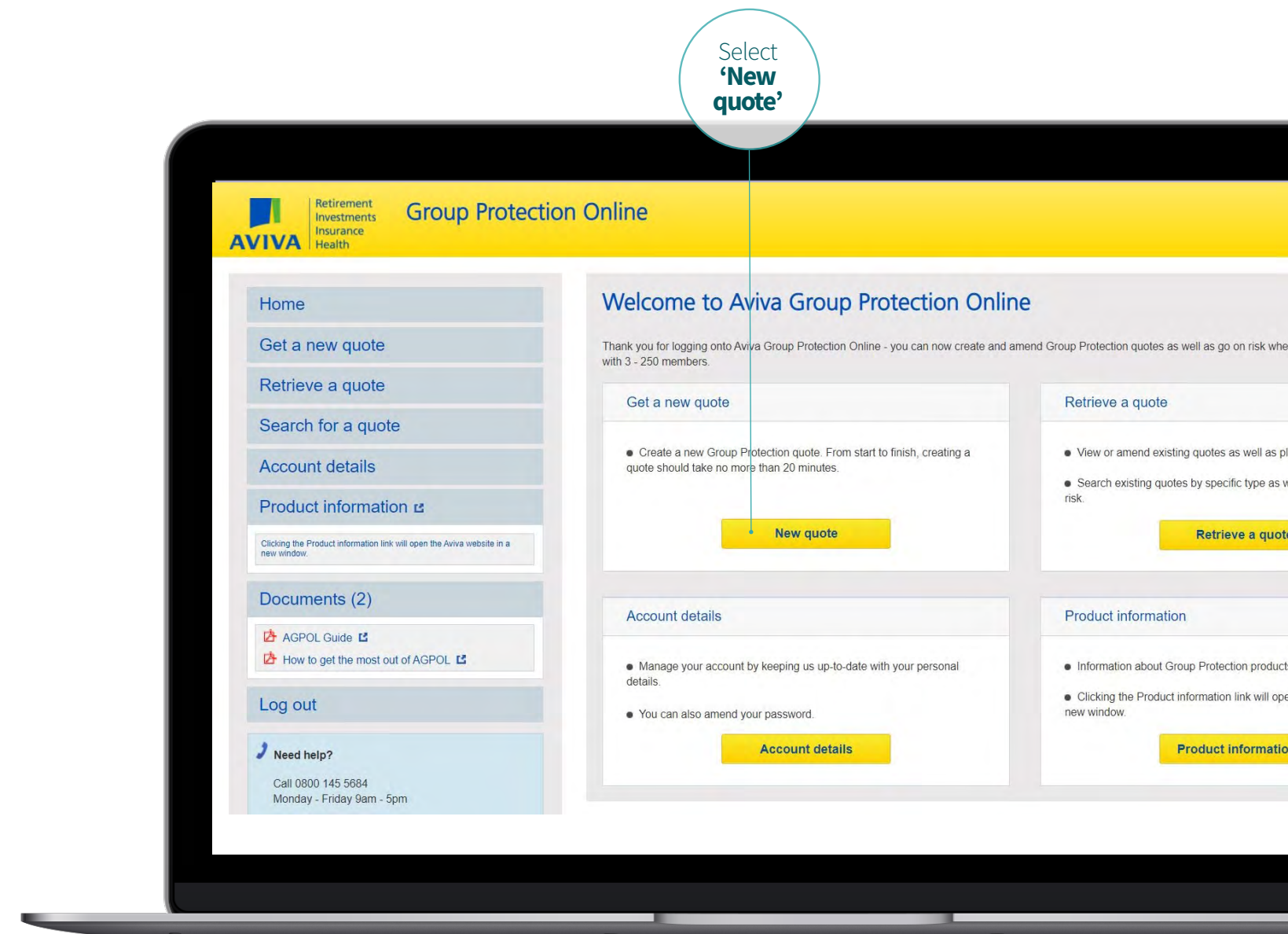
3 Once we've completed our checks, you'll receive an email from us with an Online Account Number. You can use this and the password you created when you registered to login to our Adviser site.

Once logged in, navigate to **Group Protection** in the menu bar and click **Launch AGPOL service** to get started.

Please note, if you're trying to return to the homepage on AGPOL from the Adviser Site, please use the navigational breadcrumb links at the top of the page. An error may occur if you attempt to use the back button on your browser or refresh the page.

Start a new quote

From the AGPOL home screen, click **New quote**.



Start a new quote

continued

Step 1 provides us with basic information about your client.
You'll need the following information available:

- ✓ Scheme name
- ✓ Company address
- ✓ Industry
- ✓ The product they would like a quote for.

Tip

The scheme name is usually the name of the company you are quoting for.

Click on the product options below to guide you through your quote



Group Life quotes

If you select Group Life, you'll be taken to **step 2** where you'll need to complete a series of questions about your client and their insured employees. These are all straightforward and mostly yes/no questions. You'll need to answer all the questions, but some include:


- Does the client already have an existing Group Life policy?
- Is it a Registered or Excepted scheme or does the client require a combined scheme with Registered and Excepted members?
- Is it a Registered or Excepted scheme with Aviva's Master Trust?
- Number of lives to be insured
- Number of claims in the last five years
- Are any members likely to travel as part of their role?

Tip

We are unable to provide online quotations for schemes that include occupations we regard as hazardous or dangerous (i.e. Couriers, Scaffolder, Diver etc) or schemes that include occupations that are typically self-employed (i.e. actors, barristers etc). If you are not sure please contact an Aviva Sales Consultant on:

 GroupProtectionSalesSupport@aviva.com

If you'd like more information about our Group Life cover, you can download our:

 [Group Life cover employer brochure - Why What and How](#)

Member categories

At **step 3** you'll be able to complete information about the different categories of members. You can select up to four categories.

The different categories available are:	
Directors	
All employees	All other employees
Employed members of the pension scheme	Non pension scheme members
Monthly paid employees	Weekly paid employees
Managers	Partners

Up to **four** categories available

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Need help?

Call 0800 145 5684

Monday - Friday 9am - 5pm

AVIVA

Retirement Investments Insurance Health

Group Protection Online

Get a new quote

All fields are mandatory unless stated optional

Step 3 of 6 - Group Life Assurance - GL Test

Category 1

Category eligibility

Please select

Benefit options

Please select

Benefit amount

Salary definition

Please select

Normal expiry age

Please select

Policy type

Please select

Category eligibility

The benefit option for each group. I.e. multiple of salary or a fixed amount.

Salary definition

Basic annual salary, basic annual salary plus fluctuating emoluments (averaged over previous 3 years) or average of the last 3 years remuneration.

Normal expiry age.

60, 65, 67, 68, 70,75, State Pension age (max 68)

If you've selected Registered and Excepted, you'll be able to select which categories are Registered and which are Excepted.

This section also covers:

- Your commission rate (this is up to 30%)
- How frequent payments will be made? The options for Group Life are annually, quarterly, or monthly.
- When will new members join the scheme? Annually or daily?
- When do benefit increases apply? This can be annually or daily.

Group Income Protection quotes

If you select Group Income Protection, at step 2 we'll ask you a series of questions about your client and their insured employees. Many of these will be similar to those listed in the Group Life quote process and will be a yes or no answer. Specific to Group Income Protection we need to know:

- ✓ How many claims have there been in the past 5 years, or since the scheme inception if this is more recent?
- ✓ Are all members employed on a UK, Channel Islands or Isle of Man contract of employment?
- ✓ Will this quotation be different to existing insured benefits?

Tip

We are unable to provide online quotations for schemes that include occupations we regard as hazardous or dangerous (i.e. Couriers, Scaffolder, Diver etc) or schemes that include occupations that are typically self-employed (i.e. Actors, barristers etc). If you are not sure please contact an Aviva Sales Consultant on:

 GroupProtectionSalesSupport@aviva.com

If you'd like more information about our Group Income Protection, you can download our:

 [Group Income Protection brochure](#)

Member categories

At **step 3** you'll be able to complete information about the different categories of members. You can select up to four categories.

The different categories available are:	Directors
All employees	All other employees
Employed members of the pension scheme	Non pension scheme members
Monthly paid employees	Weekly paid employees
Managers	Partners

Up to **four** categories available

AVIVA Retirement Investments Insurance Health

Group Protection Online

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Get a new quote

All fields are mandatory unless stated optional

Step 3 of 6 - Group Income Protection - GIP test

Category 1

Category eligibility

Please select

Benefit options

Please select

Salary definition

Please select

Normal expiry age

Please select

Escalation

Please select

NI contribution

Please select

Deferred period

Please select

Pension scheme contribution employer (0-40)

Pension scheme contribution employee (0-5)

Payment term

Expiry Age

Category eligibility

The benefit option for each group. I.e. multiple of salary or a fixed amount.

Salary definition

Basic annual salary, basic annual salary plus fluctuating emoluments (averaged over previous 3 years) or average of the last 3 years remuneration.

Normal expiry age.

60, 65, 67, 68, 70,75, State Pension age (max 68)

Other information we'll need:

- Payment term: Expiry age, 2 years, 3 years, 4 years, 5 years
- Escalation: 0%, 3%, 5%, CPI maximum 2.5%, 3% or 5%, RPI maximum 2.5%, 3% or 5%
- National Insurance contribution: No NICs or employer only
- Deferred period: 13, 26, 28 or 52 weeks
- Pension scheme contribution employer
- Pension scheme contribution employee

Group Critical Illness quotes

If you select Group Critical Illness, at step 2 we'll ask a series of questions about your client and their insured employees. Many of these will be similar to those in our Group Life and Group Income Protection quote process and will be a yes or no answer. Specific to Group Critical Illness, we'll need to know:

- ✓ The level of cover they want: Standard or Extended
- ✓ How many claims have there been in the last 5 years? ?
- ✓ Have any members who are to be included in the policy been previously medically underwritten for Critical Illness benefits?

Tip

We are unable to provide online quotations for schemes that include occupations we regard as hazardous or dangerous (i.e. Couriers, Scaffolder, Diver etc) or schemes that include occupations that are typically self-employed (i.e. Actors, barristers etc). If you are not sure please contact an Aviva Sales Consultant on:

✉ GroupProtectionSalesSupport@aviva.com

For more information on our Group Critical Illness cover, download our:

🌐 [Group Critical Illness brochure](#)

Member categories

At **step 3** you'll be able to complete information about the different categories of members. You can select up to four categories.

The different categories available are:	
	Directors
All employees	All other employees
Employed members of the pension scheme	Non pension scheme members
Monthly paid employees	Weekly paid employees
Managers	Partners

Up to **four** categories available

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Get a new quote

All fields are mandatory unless stated optional

Step 3 of 6 - Group Critical Illness - TEST GCI

Category 1

Category eligibility

Please select

Benefit options

Please select

Benefit amount

Salary definition

Please select

Normal expiry age

Please select

Category 2

Category eligibility

Please select

Benefit options

Please select

Benefit amount

Salary definition

Please select

Normal expiry age

Please select

Category eligibility

The benefit option for each group. I.e. multiple of salary or a fixed amount.

Salary definition
Basic annual salary, basic annual salary plus fluctuating emoluments (averaged over previous 3 years) or average of the last 3 years remuneration.

Normal expiry age.
60, 65, 67, 68, 70,75, State Pension age (max 68)

This section also covers:

- Your commission rate (this is up to 30%)
- How frequent payments will be made? The options for Group Critical Illness are annual, quarterly, or monthly
- When will new members join the scheme? Annually or daily.
- When do benefit increases apply? This can be annually or daily.

Uploading member data

Step 4 requires you to upload the data of all employees who are covered by the scheme.

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Get a new quote

Step 4 of 6 - Company ABC

There are three different ways to upload your data:

1. You can paste your data directly into the below web page, by clicking on the 'Copy on Web-page' button below. Please use the [Quick guide on how to upload your data](#) as an aid. To save time you can organise your data to match the column ordering as shown in the following spreadsheet: [Column ordering aid](#)

Copy on Web-page

2. You can upload your CSV data from a spreadsheet using the 'Upload spreadsheet' button below. Please use the guide for help on uploading your data using this button: [How to download and use a CSV file for your spreadsheet](#)

Upload spreadsheet

3. You can add your data manually into the table below, or edit it here once you have used one of the upload tools.

Manually enter data into the table below

Select	Employee ref	Gender	Date of birth (dd/mm/yyyy)	Salary	Postcode	Occupation	Category
<input type="checkbox"/>	1234567	Dropdown	08/07/1967	10000	SV17 1BD	Director	Dropdown
<input type="checkbox"/>		Please select				Match Occupation	Please select
<input type="checkbox"/>		Please select				Match Occupation	Please select
<input type="checkbox"/>		Please select				Match Occupation	Please select
<input type="checkbox"/>		Please select				Match Occupation	Please select
<input type="checkbox"/>		Please select				Match Occupation	Please select
<input type="checkbox"/>		Please select				Match Occupation	Please select
<input type="checkbox"/>		Please select				Match Occupation	Please select

Please be aware that failure to disclose relevant information may result in non-payment of a claim and all cover under the policy being cancelled.

- Employee reference number – this can just be the order number in which they are entered
- Gender
- Date of birth
- Annual salary
- Post code of where they work (company location)
- Occupation
- Category

There are 3 ways you can add member data:

1. Manually add the data in the fields provided – this is often preferred if there are ten or fewer members.
2. Upload the data using our CSV file spreadsheet
We use CSV files as this file type helps to eliminate errors such as extra spacing in the spreadsheet. If you're getting errors when submitting the file, this could be due to formatting. We suggest the below checklist to help with your data upload
3. Upload the data using our web upload option

Data upload support

- Make sure there is no punctuation or special characters (?), including pound signs within the data
- When listing salaries of employees, ensure there are no spaces after the numbers as this will create an error
- If you are still receiving an error, you can remove all formatting from your spreadsheet using the following instructions:
In your current Excel file, select Ctrl A > Ctrl C > open Notepad > Ctrl V > Ctrl C > open a new Excel spreadsheet > Ctrl V

Make sure that the column titles in your new spreadsheet match our template. When you save the document, select CSV (comma delimited) as the file type.

When selecting the occupation of members, they must be applicable to our occupation groups. The role must be clear as to what type of work they carry out. For example, you cannot have a job title as 'Assistant' as this could be an assistant to a variety of job types. Admin Assistant or Personal Assistant or Shop Assistant is acceptable.

Uploading member data

continued

When you upload your data, AGPOL will seek to classify the job roles of each member.

If AGPOL cannot do this automatically due to the job title, you'll have six job types to choose from to help categorise the member. These are:

- ✓ Professional, Director, Managerial
- ✓ Supervisory, clerical (if supervisor is selected you will then be able to select either 'office' or 'non-office' based)
- ✓ Skilled, non-manual e.g. photographer, shop assistant
- ✓ Semi-skilled- less than 50% manual work, e.g. chef, doorman
- ✓ Semi-skilled- more than 50% manual work, e.g. cleaner, construction worker
- ✓ Unskilled Manual, e.g. labourer

Your data will appear like this once successfully uploaded. Any errors will be highlighted in red.

usually enter data into the table below

select	Employee ref	Gender	Date of birth (dd/mm/yyyy)	Salary	Postcode	Occupation	Category
	1234567	Dropdown	08/07/1967	10000	SW7 1BD	Director	Dropdown
<input type="checkbox"/>	1	Male	08/07/1994	20000.0	BS20 8PX	Shop Assistan Match Occupation	All other employees
<input type="checkbox"/>	2	Male	08/09/1981	23000.0	BS20 8PX	office manage Match Occupation	All other employees
<input type="checkbox"/>	3	Female	17/03/1977	40000.0	BS20 8PX	Marketing ma Match Occupation	All other employees
<input type="checkbox"/>	4	Female	28/02/1991	25000.0	BS20 8PX	Data analyst Match Occupation	All other employees
<input type="checkbox"/>	5	Female	14/03/1988	30000.0	BS20 8PX	Product mang Match Occupation	All other employees
<input type="checkbox"/>	6	Male	30/05/1997	18000.0	BS20 8PX	Admin Match Occupation	All other employees
<input type="checkbox"/>	7	Female	03/01/2000	18000.0	BS20 8PX	Admin Match Occupation	All other employees

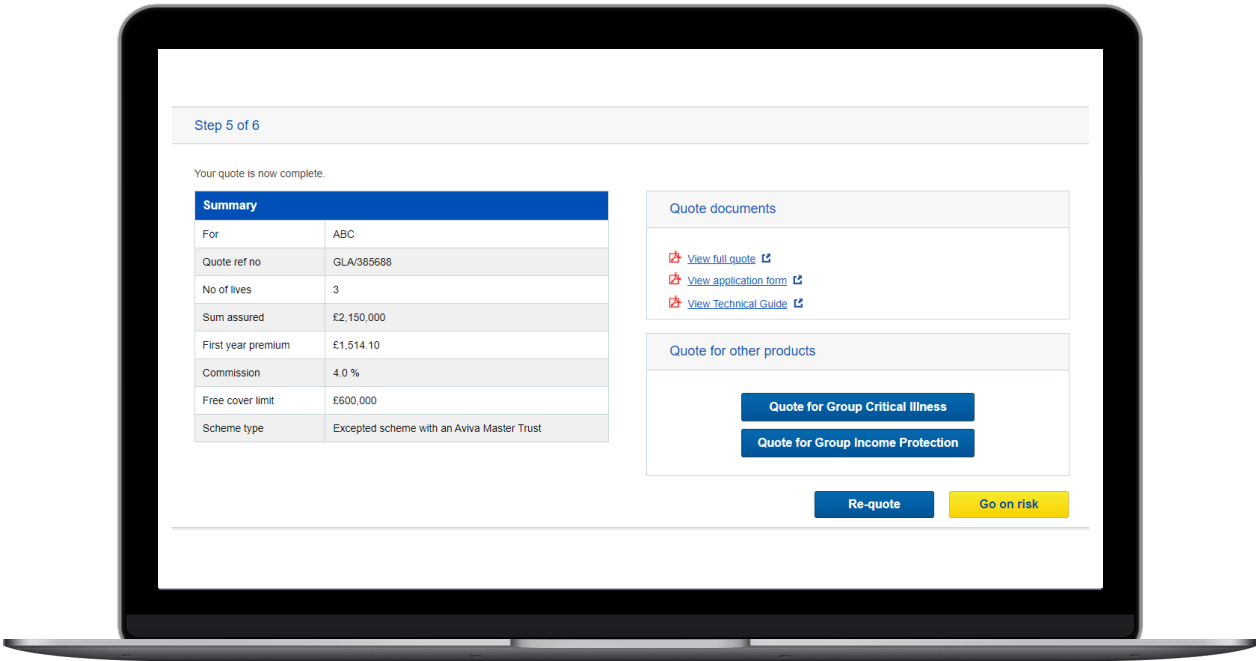
be aware that failure to disclose relevant information may result in non-payment of a claim and all cover under the policy being cancelled.

Previous Delete all Delete selected Get quote

Get your quote

Once you've uploaded your member data click 'get quote'.

Step 5 will present you with the quote. You'll have the opportunity to view the quote in full.



How to put a client on risk

You can put clients on risk, quickly and easily.

- First click the 'Go on risk' button. You'll need to confirm the 'on-risk' date. We cannot back date cover but you can select a date up to 30 days in the future.
- If the scheme is a Registered Group Life scheme, you'll need to provide the Pension Scheme Tax Reference (PSTR) number. This is something your client should be able to provide but if they are unsure, they can find it by logging into their HMRC account.
- You'll need to confirm you've read and understood all the terms and conditions, the answers to the questions are correct and that the illustration reflects the scheme and benefit basis that is to be insured.
- You'll receive an On Risk confirmation email from us with the application form, invoice and technical guide.
- Your client will need to sign the application form, which is also available for you to download and share from **step 5** in AGPOL.
- Once we've received the signed application form, we'll complete some internal checks and prepare the client accounts. Providing we have no further questions; we'll provide some policy documentation and accounts for your client. We aim to get this back to you within approximately 10 days however this can vary depending on demand and whether we require any additional information.
- Please be aware that the final invoice may be slightly different to the quote if any member has a birthday between the quote date and the start date of the policy.

How to complete a policy renewal on AGPOL

Before you get started

We'll email you approximately eight weeks prior to the renewal date of your client's policy. Before starting the online renewal, you'll need to prepare the latest set of member data. We'll need an up to date record of all members, including:

- details of any new members and the date they joined
- details of any members who have left and the date they left
- any salary changes to existing members

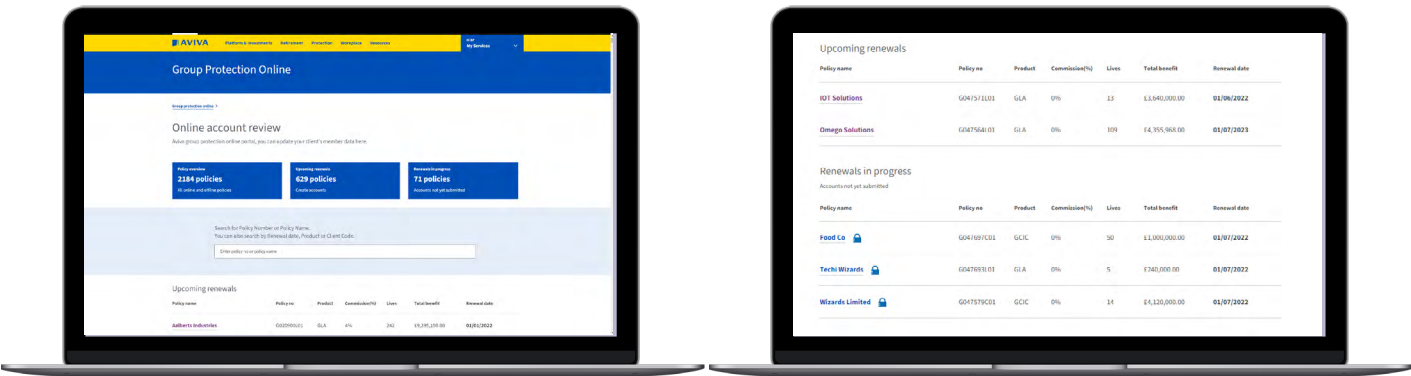
If there are any long-term absentees or members located outside our standard territories, please speak to your usual Aviva contact or you can call us on **0800 051 3472** or email groupprotectionsalessupport@aviva.com

Now you can get started

Login to AGPOL via our Aviva Adviser site and navigate to Manage in the Policy management section.

The dashboard will show you the total number of policies you have on risk with us with up to 250 lives, the number of policies due for renewal and the number of policies in progress.

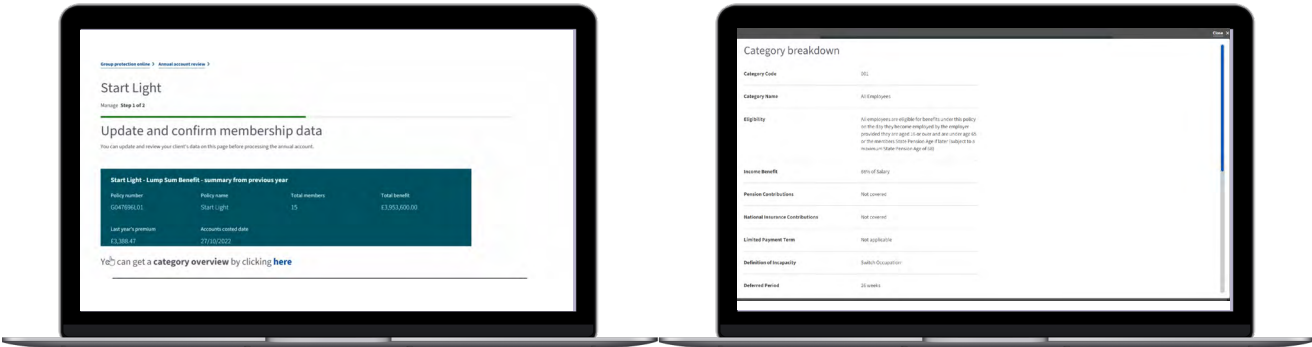
Use the search bar to find the policy you want to renew using the policy number, name, renewal date, product, or client code.



You'll be presented with a summary of the current accounts with key details such as the current total number of members, annual premium and the total benefit.

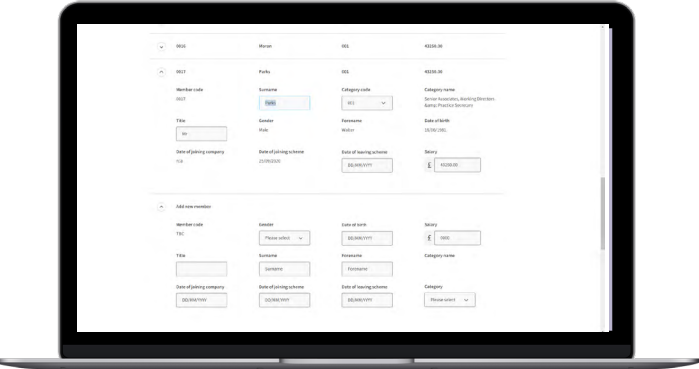
If you scroll down the page, you will also be presented with three tables. The top table is for upcoming renewals, the second table is for renewals in progress and the third is for other online / offline policies which are not due a renewal.

Once you have selected your policy to renew, you'll be presented with an overview of the previous years costed accounts. Before you start working on the policy, you may want to check the category eligibility definitions for the policy you are renewing.



Once you start working on the policy, you'll see a pop up asking whether you're ready to start the renewal. By clicking start work you'll lock the account so that only you can complete this renewal. The policy will also the appear in the in-progress section of your dashboard.

If the policy has 20 members or less, you'll be able to see all the current members and manually edit any changes by clicking on each one. To add new members manually, just click the 'add new member' option and complete the fields indicated. Or to amend details for an existing member, such as the salary, simply click in the salary field and update.



If you have lots of changes to make, or there are more than 20 members on the policy, you'll need to make any changes using our **Excel template** and upload the file. For guidance on uploading your data, **[watch this video](#)**.

It's important to format your data correctly so we can capture all the relevant information.

Once you're happy with your data, save and close the document.

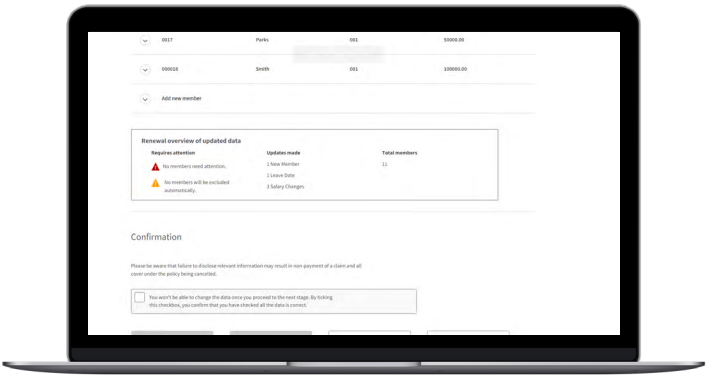
Drag and drop it in to the box provided. Or upload the file.

Once the data has been uploaded, a play back of the changes will be shown in the renewal summary section.

The summary includes, how many new members have been added, the number of members who have left, and salary changes. Any errors that need correcting will be highlighted with a red exclamation.

Any members over the scheme free cover level or previously underwritten benefits will be listed on your renewal confirmation email.

When you correct any errors on the data, you must save the changes to be reflected in the summary box at the bottom.



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.

Click save to keep your changes.

To complete the renewal, click ‘Process renewal’.

You’ll see a pop up that shows the email address we have on record for you, if you wish to send the documents to a different email then you can override it. The invoice and statement of benefit will be emailed to you in around 30 minutes..

FAQs

What are the different Free Cover Limits?

Free cover limit refers to the full amount for which an insured member is covered without the need for medical underwriting. This amount changes depending on the product and the number of members on the scheme. For example, if you have a client who wants to insure 15 lives for a Group Life policy, but one of the members needs to be insured for more than £600, 000, that member would need to be medically underwritten. **The Free Cover Limits for each product are listed below:**

Group Life	
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

Group Income Protection	
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

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

What deems a member eligible for cover?

Eligibility refers to the criteria an employee must meet to be covered by the policy. For example, ‘all permanent employees aged between 16 and 70’.

Employees who join the scheme and meet the eligibility will automatically be covered up to the FCL without medical underwriting requirements.

Should a member require cover above the FCL, they will need to provide us with some information before we can confirm their full cover.

Is there a minimum premium?

The minimum premium is £50 per month, £150 per quarter, or £600 annually. Premiums paid more frequently than annually must be paid by Direct Debit.

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’.

What do I need to be aware of when considering ‘daily or annually’ for new scheme members and benefit increases?

When selecting annually or daily for new scheme members, this will not directly impact the cost of the quote. Some employers will prefer to offer new staff members the scheme as soon as they join the company, rather than having to wait until the scheme anniversary.

Or a staff member might receive a salary increase part way through the policy year and the employer may want to provide cover which is equivalent to that increase.

If daily is selected, provided the member is actively at work we would only need to know about the new members and/or salary increases at the scheme anniversary unless they exceed the free cover limit and require underwriting.

However, we would need to know if the sum insured changes significantly. For Group Life schemes, we would need to know if the sum insured changes by more than 25% (50% for policies with 19 or fewer employees). For Group Income Protection schemes, we would need to know if the total salary roll or total benefit roll covered changes by 25% (50% for policies with 19 or fewer employees) or more.


The salary of new members may also impact the quote at the scheme anniversary should, for example, a particularly high salary be added.

Can Aviva provide cover if a member is already in claim with another provider?

For Group Income Protection we can provide cover for businesses who have an employee who is in claim with another provider. The claim will remain with the provider the claim was started with.

What do I do if I’ve been locked out of my account?

Contact our team at:

 GroupProtectionSalesSupport@aviva.com and our team will support you. Or you can reach out to your Aviva account ma

Can we complete the application form online?

Unfortunately we are not able to provide online application forms at this time. However, the form can be scanned in and **emailed to our team at:**

 **GroupProtection@aviva.com**

Alternatively, the form can be sent to us via post at:

 **Aviva, PO Box 3620, Norwich, NR7 7XS**

Why are National Insurance Contributions (NICs) an option and how can I advise my client about this?

For Group Income Protection, we offer the option to cover NICs on top of basic salary during a claim period. When an employee is unable to work, an employer is legally required to continue to pay NICs that are applicable to the employee. This can build to a significant amount over time. Using AGPOL, you can build a quote covering employer NICs.

Why are pension contributions an additional option and how can I advise my client about this?

For Group Income Protection, we provide the option to cover pension contributions on top of basic salary during the claim period. If an employee is unable to work, an employer is legally required to continue to pay a minimum of 3% pension contribution, which over a period of time, can build to a significant amount.

Using AGPOL, you can build a quote covering up to 40% of total pension contributions from the employer and employee. A maximum of 5% can be allocated for employee and up to 40% for employer contributions. If this is not selected, the protection will cover salary only.

Why can I see other policies that I cannot renew online?

At the bottom of your renewal dashboard, you'll see the other policies your company has on risk with us but that either cannot be renewed online or are not due an online renewal yet as they fall out of our online renewal requirements such as number of lives. You may like to use this a reminder to see your other Group Protection policies that are due for renewal.

Why can I see some policies that have been placed on risk by a colleague?

When searching for your GroupProtection policies on our Adviser site, you may be able to view your colleague's Group Protection policies if they work at the same office as you. This may be a different experience to other products you service on our site.

The reason for this is due to the Terms of Business being held between your company and Aviva, rather than yourself as an individual. This structure is reflected in the Adviser Site, and as the Terms of Business are held with the company, other advisers viewing your policies will not breach any Data Protection rules.

Why can I not manually edit members?

For policies with less than 20 members, you'll be able to manually add and remove members or use our excel template should you choose to do so. For policies with more than 20 lives, you won't be able to manually edit members and will need to use our Excel template.

I've not received the renewal confirmation email, what should I do?

Please allow up to 30 minutes for the email to come through to you. If you've still not received an email from us, there may have been an error in the process of the renewal. We'll contact you about this as soon as possible, usually within 48 hours.

There are some members based outside Aviva's standard territories, what do I need to do?

If any members are based outside our standard territories, please contact us at groupprotectionquotes@aviva.com

Ongoing support

Should you need any support please contact your Aviva account manager, or you can contact our expert team on:

 **Groupprotection@aviva.com**

Key terms

Fluctuating emoluments

Any part of an employee's earnings that is not paid on a fixed basis and are in addition to a basic salary. This includes commission and bonuses.

For premium payments

Made more frequently than annually, this will need to be paid by direct debit.

Selecting annually or daily

For when new members join the scheme and benefit increases will not directly impact the quote. See more in our FAQs section around why these options are important.

