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Life Insurance Policy
Policy Summary

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This **Life Insurance Policy** is underwritten and administered by Aviva Life & Pensions UK Limited trading as Quotemehappy.com.

Any references to 'we', 'us' or 'our' refer to Aviva unless stated otherwise.

This summary gives you an overview of what a **Life Insurance Policy** is. It doesn't give the full details. We'll start with the basic information on the next page, then give you more detail in the rest of the document.

For the full terms of the policy, have a look at the separate document, called the '**policy conditions**'.

If you buy this policy, we'll send you a third document – the '**policy schedule**'. This will be personalised to you, so it'll show you what's included in your particular policy.



The basics

Money if you die or get ill

If you die while you have a Life Insurance Policy, we'll pay out a lump sum.

You can choose life cover or life and critical illness cover. With life cover, we'll pay if you die while you have a policy. With life and critical illness cover, we'll pay if, while you have a policy, you die or you're diagnosed with, or have surgery for, one of a list of critical illnesses.

Both kinds of cover include terminal illness cover. This pays you a lump sum if you're diagnosed with a terminal illness during the policy term.

Because the policy relates to your health, when you apply you'll have to answer some questions about your health and lifestyle – fully, truthfully and accurately. If you don't, we may amend or cancel your policy, or we may not pay a claim.

You need to regularly review the cover you've got to make sure it still meets your needs.

This isn't the kind of policy that you can 'cash in' – so you don't get any money if you cancel it.

Choose how much we pay and how we pay it

You can choose the amount of money we pay – this is called your cover amount.

You can also choose how long you want your policy to last – this period is your policy term. This is important because if any of the things we talk about in this summary happen outside the policy term, we won't pay anything.

During the policy term you pay us money every month – your premium. If you stop paying your premiums or cancel the policy, you won't be covered, and you won't get any money back.

Choose who we cover

You can choose to cover one person or two people - a single policy or joint policy.

Your cover and premiums

To get a Life Insurance Policy, you need to be currently living in the UK and meet our residency rules. For more information on this, have a look at the eligibility section in your policy conditions.

Your policy term can be between one and 50 years. This can be in whole years, or before you reach age 91 for life cover or age 76 for life and critical illness cover.

You can choose life cover or life and critical illness cover. The main benefits of each are described below. With a joint policy, you can have different cover. So, one could have life cover and one could have life and critical illness cover.

Life cover

With life cover, we pay a death benefit if you die during your policy term. However, we won't pay it if you die in the first 12 months of the policy term because of suicide or intentional, self-inflicted injury.

Life and critical illness cover

Life and critical illness cover pays out if you die during the policy term. It also includes cover for you if, during the policy term, you're diagnosed with, or have surgery for:

- one of a list of critical illnesses, and
- you survive for at least 21 days.

We only cover the critical illnesses we define in our policy and no others. You'll find more about the critical illnesses we cover in the section starting on page 4. You can also find the criteria you need to meet to make a claim in your policy conditions.

Both kinds of cover include terminal illness cover

This pays the cover amount if:

- you're diagnosed with a terminal illness during the policy term, and
- an attending consultant and our Medical Officer don't expect you to live longer than 12 months.

You can find more information in your policy conditions.

Choose how you're covered

You have two choices.

1. Level cover
We'll pay a lump sum. The size of the sum stays the same throughout the policy term.

2. Decreasing cover
We'll pay a lump sum. The size of the sum goes down every month, at a rate set when you apply for your policy. The usual reason for choosing decreasing cover is so that your lump sum roughly keeps track with what you have left to pay back on a loan, like a repayment mortgage.

We'll only pay your full cover amount once

If we accept a claim, we'll pay you and your policy will end. This is also the case for a joint policy.

Your premiums

Your monthly premiums depend on what type and amount of cover you choose, as well as your age, occupation, health, lifestyle and smoking habits.

When you first apply for a policy, we'll provide you with a premium quote. This premium may change after you've completed the application process.

You'll have guaranteed premiums. This means the amount you pay is the same every month.

Life and critical illness cover

If you choose life and critical illness cover we'll cover you for 32 critical illnesses, two additional critical illness conditions and children's cover.

We'll pay your full cover amount if, during the policy term, you are diagnosed with, or have surgery for, one of these defined illnesses and survive for at least 21 days. You can find full definitions of these illnesses, and the circumstances in which you can claim, in your policy conditions.

The definitions typically use medical terms to describe the conditions but, in some cases, they also limit the cover. For example, we don't cover some types of cancer. Also, for some conditions, you need to have permanent symptoms to make a claim.

Your policy will end when we pay out the lump sum.

Below we provide details of the critical illnesses which are covered.

32 Full payment Critical Illnesses

Aorta graft surgery	**Liver failure**
Aplastic anaemia – with bone marrow failure	**Loss of hand or foot** – permanent physical severance
Bacterial meningitis – resulting in permanent symptoms	**Major organ transplant** – from another donor where applicable
Benign brain tumour – resulting in permanent symptoms or undergoing defined treatments	**Motor neurone disease** – resulting in permanent symptoms
Blindness – permanent and irreversible	**Multiple sclerosis** – where there has been symptoms
Brain injury caused by trauma, anoxia or hypoxia – resulting in permanent symptoms	**Paralysis of a limb** – total and irreversible
Cancer – excluding less advanced cases	**Parkinson's disease** – resulting in permanent symptoms
Cardiac arrest – with insertion of a defibrillator	**Primary cardiomyopathy** – of specified severity or undergoing a defined treatment
Coma – with associated permanent symptoms	**Pulmonary arterial hypertension** – of specified cause and severity
Coronary artery bypass grafts	**Pulmonary artery surgery**
Creutzfeldt-Jacob disease	**Respiratory failure** – of specified severity
Deafness – permanent and irreversible	**Stroke of the brain or spinal cord**
Dementia – of specified severity	**Structural heart surgery**
Encephalitis – resulting in permanent symptoms	**Systemic lupus erythematosus** – of specified severity
Heart attack	**Third degree burns** – of specified severity
Heart valve replacement or repair	
Kidney failure – requiring permanent dialysis	

Additional critical illness cover

In addition to the above full payment critical illnesses, we also cover you for two additional critical illnesses, which pay a lesser amount of cover.

Additional payment critical illnesses

- **Less advanced cancer of the breast** – with surgical removal
- **Less advanced cancer of the prostate** – of specified severity and treatment

You can find full definitions, and the circumstances in which you can claim, in your policy conditions.

We'll pay out this lesser amount of cover if during the policy term:

- you're diagnosed with one of the two defined illnesses, and
- survive for at least 21 days.

We'll pay £25,000 or 25% of your cover amount, whichever is lower.

Each person covered by the policy can claim for each additional critical illness once. If you claim for an additional critical illness, your policy will continue and won't affect what we pay for any other benefit in the future.

Children's cover

Life and critical illness cover also includes children's cover. This covers all your children (natural, step and legally adopted) - including any future children. Your children are covered from age 30 days until their 18th birthday, or 21st birthday if in full time education.

Children's cover is made up of two parts: children's critical illness cover and children's life cover. You can claim for each of these parts for each child. If you claim your policy will continue. It won't affect what we pay for any other benefit in the future.

Financial help if your child is ill

This is called children's critical illness cover.

If during the policy term, any of your children:

- are diagnosed with one of the critical illnesses or additional critical illnesses we cover, and
- survive for 10 days after diagnosis,

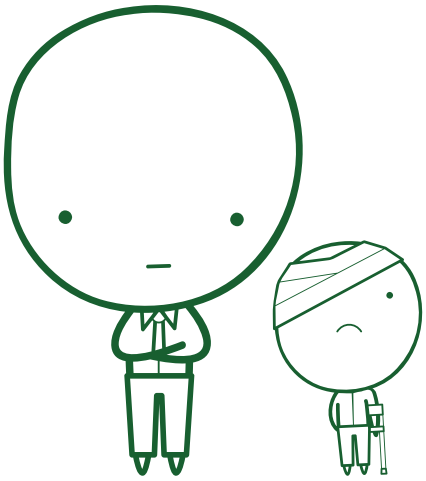
we'll pay you the lower amount of either:

- £25,000, or
- 50% of the cover amount.

You can find full details of when you can claim and definitions for these illnesses within your policy conditions.

We'll pay this cover once for each child.

There are some circumstances when we won't be able to pay a claim. We won't pay if a child had the illness when they were born – whether it was diagnosed at the time or not. We also cannot pay if a child had symptoms before the start of your policy or before they were covered. And we won't pay if you caused the illness or condition by intentionally injuring your child.



Support if your child dies

This is called children's life cover.

We'll pay £5,000.

For more information on all of these, have a look at your policy conditions.

Maximum ages and cover amounts

To get a Life Insurance Policy you need to be aged 18-59. The maximum amount of cover available to you is based on how old you are when you first apply for the policy. For joint policies this will be based on the age of the oldest person.

How long your policy can last is based on our available policy term and the maximum age that applies.

Details of what's available are shown in the table below.

Life cover

Age at the start of the policy	Maximum cover amount available	Maximum age at the end of the policy	Policy term
18-39	£750,000	90	1-50 years
40-49	£400,000		
50-54	£300,000		
55-59	£200,000		

Life and Critical Illness cover

Age at the start of the policy	Maximum cover amount available	Maximum age at the end of the policy	Policy term
18-34	£500,000	75	1-50 years
35-49	£300,000		
50-59	£100,000		

Things to think about if you apply for a policy

After you've applied, you must let us know if any of the information you've given us changes before your policy starts.

Once your policy has started, you should look at your cover again regularly to make sure it's still the right cover for you.

Six months after your policy has started, if you want to, you can reduce your policy term and your cover amount. You can also switch to life cover from life and critical illness cover. For more information, have a look at your policy conditions.

You can cancel

If you change your mind you can cancel your policy. If you cancel within 30 days of receiving your policy schedule or the day we confirm your policy will start (whichever is later), we'll refund any premiums you've paid. If you cancel after that, you won't get any money back. If you cancel your policy, you won't be covered.

Law, compensation and tax

Law and language

This policy is governed by the law of England. Your contract will be in English and we will always write and speak to you in English.

We're regulated by the Financial Conduct Authority:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

We're also regulated by the Prudential Regulation Authority:

The Prudential Regulation Authority
20 Moorgate
London
EC2R 6DA

Solvency Financial Condition Report

Every year we publish a Solvency and Financial Condition report which provides information about our performance, governance, risk profile, solvency and capital management. This report is available for you to read on our website at **aviva.com/investor-relations/institutional-investors/regulatory-returns/**.

Compensation

Our Life Insurance Policy is covered by the Financial Services Compensation Scheme. If we become insolvent and we can't meet our obligations under this policy, the scheme may cover you for 100% of any successful claim you make.

For more information on this scheme, please visit: **fscs.org.uk** or call **0800 678 1100** or **0207 741 4100**.

Tax

In the UK, the payments we make are free from personal liability to income and capital gains tax. However, they may be subject to inheritance tax, unless you put your policy in a suitable trust. For more information about trusts, please visit **aviva.co.uk/life/trusts**.

We always recommend that you get independent financial advice. This is because your individual circumstances can affect your tax position. Please remember that tax rules may change in the future.

If you don't have a financial adviser, you can find an up-to-date list of regulated advisers in your area at **unbiased.co.uk**. Advisers may charge for their services.



How to complain

If you've taken a product out with Aviva and are unhappy with the product or the service you received, you can contact us using the details in the 'Contact us' section.

We aim to resolve your complaint quickly. If we can resolve your complaint within three working days following the day we receive it, we will write and confirm this to you, along with your rights to refer your complaint to the Financial Ombudsman Service (FOS).

If your complaint is not resolved within three working days of receiving your complaint:

- Your complaint will be acknowledged promptly.
- A dedicated complaint expert will be assigned to review your complaint.
- A thorough and impartial investigation will be carried out.
- You will be kept updated of the progress.
- Everything will be done to resolve things as quickly as possible.
- A written response will be sent to you within eight weeks of receiving your complaint, this will inform you of the results of the investigation or explain why this isn't possible.

Where we cannot resolve your concerns, or have been unable to resolve them within eight weeks, you may be able to ask the FOS to carry out an independent review. Whilst firms are bound by their decision, you are not. Contacting the FOS will not affect your legal rights. You can contact them on **0800 023 4567** or visit their website at **financial-ombudsman.org.uk**, where you will find further information.

Contact us

Before you make a claim

Remember that we won't be able to pay anything if:

- your policy has ended because you haven't paid your premiums
- you've cancelled your policy
- you're diagnosed with a terminal illness and you're expected to live longer than 12 months
- you die in the first 12 months of the policy term because of suicide or intentional, self-inflicted injury
- you're diagnosed with a terminal illness outside the policy term
- you're diagnosed with, or have surgery for, something that isn't defined in the policy
- you're not covered for the benefit you claim for
- you get ill outside of the policy term, or
- you die outside the policy term

We may amend or cancel your policy, or we may not pay a claim at all, if you haven't answered all the questions on the application completely, truthfully and accurately.

This isn't the kind of policy that you can 'cash in' – so you don't get any money if you cancel it.

To make a claim

Call us on:
0800 158 3467

If you're outside the UK, call:
+44 1603 603 277
option 1

For opening hours please visit **aviva.co.uk**
Calls may be monitored and will be recorded.

Contact us about your policy

Call us on:
0800 285 1098

If you're outside the UK, call:
+44 1603 603 479

For opening hours please visit **aviva.co.uk**
Calls may be monitored and will be recorded.

Write to us at:
Aviva
PO Box 520
Norwich
NR1 3WG

Email us at:
protection@aviva.com

Calls to 0800 numbers from UK landlines and mobiles are free. Calls from outside the UK may be charged at international rates.

Need this in a different format?

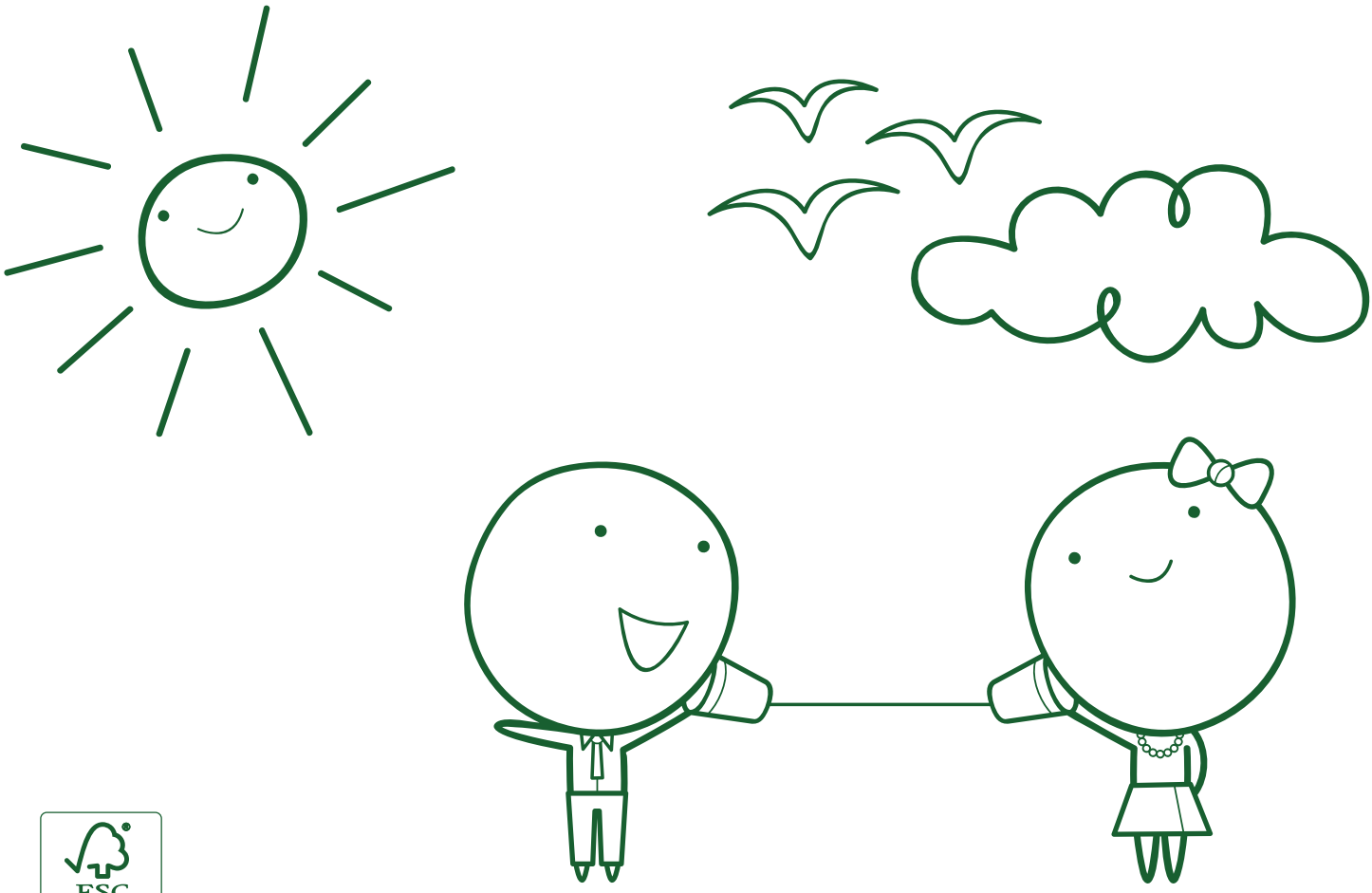
Please get in touch if you'd prefer this policy summary (**AL03026**) in large print, braille, as an audio or in a different colour.

How to contact us

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MyAviva.co.uk



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Policies are underwritten and administered by Aviva Life & Pensions UK Limited trading as Quotemehappy.com.

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