

Our Income Protection Products

This document has been designed to give you a high level overview of what our products provide.

Please read alongside the [Income Protection+](#) and [Living Costs Protection](#) policy conditions (available on Aviva Connect) in order to see the full details.

	Income Protection+	Income Protection+: 2 year limited	Living Costs Protection : 1 year limited
	Replace up to 65% of the first £60,000 gross earnings earned plus 45% of gross earnings above £60,000 up to a maximum benefit of £20,000 per month for up to the end of the policy term	Replace up to 65% of the first £60,000 gross earnings earned plus 45% of gross earnings above £60,000 up to a maximum benefit of £20,000 per month for up to two years at a time	Pays out a chosen monthly amount of between £500 and £1,500 for up to 12 months at a time
	Ideal if: <ul style="list-style-type: none"> Your client wants the most comprehensive type of cover Your client wants to cover a proportion of their earnings for as long as they are unable to work Your client has evidence of financial earnings 	Ideal if: <ul style="list-style-type: none"> Your client wants a balance between cost and cover Your client has other means of covering an illness/injury lasting more than 2 years Your client has evidence of financial earnings 	Ideal if: <ul style="list-style-type: none"> Your client's income fluctuates regularly making it harder to provide financial evidence Your client is self-employed Your client has other means of covering an illness/injury lasting more than 1 year
Evidence of earnings required	Yes	Yes	No
Benefit guarantee	<ul style="list-style-type: none"> If the benefit is up to £1,500 a month, we'll still pay the benefit amount even if your client's salary goes down If the benefit is over £1,500 a month and the benefit they're entitled to is => 90% of the amount shown on the policy schedule, we'll guarantee the amount in the policy schedule If it's less than 90% we'll pay the new calculated benefit amount or £1,500 per month – whichever is more 	<ul style="list-style-type: none"> If the benefit is up to £1,500 a month, we'll still pay the benefit amount even if your client's salary goes down If the benefit is over £1,500 a month and the benefit they're entitled to is => 90% of the amount shown on the policy schedule, we'll guarantee the amount in the policy schedule If it's less than 90% we'll pay the new calculated benefit amount or £1,500 per month – whichever is more 	100% of monthly benefit
Own occupation	Included as standard	Included as standard	Included as standard
Waiver of Premium We'll pay the premiums for your clients after 13 weeks or the end of their deferred period, whichever is first, after a successful claim.	Included as standard	Included as standard	Included as standard
Additional benefits	<ul style="list-style-type: none"> Trauma benefit Hospital benefit Physio benefit¹ Increasing cover (optional) 	<ul style="list-style-type: none"> Trauma benefit Hospital benefit Physio benefit¹ Increasing cover (optional) 	Not included
Life change benefit If standard terms are offered policyholder can increase cover if circumstances change	<ul style="list-style-type: none"> Salary increase of at least 20% Marriage or civil partnership Increasing mortgage due to house move, purchase or home improvements Becoming a parent Divorce, Dissolution of civil partnership or separation Increase in rent payments 	<ul style="list-style-type: none"> Salary increase of at least 20% Marriage or civil partnership Increasing mortgage due to house move, purchase or home improvements Becoming a parent Divorce, Dissolution of civil partnership or separation Increase in rent payments 	If your client's rent or mortgage increase, or they change from rented to mortgaged accommodation
Back to work benefit Money if you have to change your work due to incapacity and your earnings reduce.	Included	Included	Included
Restricted benefit If your client isn't working at the time of claim ² .	We'll assess the claim based on the occupation your client was doing for the last 12 months before they stopped working but we'll only pay the benefit for up to 12 months or when the policy ends, whichever is first	We'll assess the claim based on the occupation your client was doing for the last 12 months before they stopped working but we'll only pay the benefit for up to 12 months or when the policy ends, whichever is first	No restricted benefit. Your client needs to be working at least 16 hours a week before their illness or injury to be able to make a claim
Optional benefits (Extra cost)	Global Treatment ³ , Fracture Cover	Global Treatment ³ , Fracture Cover	Global Treatment ³ , Fracture Cover
Access to Aviva DigiCare+ Full details can be found in the Aviva DigiCare+ Guide	Included ⁴	Included ⁴	Included ⁴

¹ Physio benefit is available to Income Protection+ full benefit and 2 year limited benefit policyholders through the Aviva DigiCare+ app.

² If you claim during the first 52 weeks of maternity, parental or adoption leave, or during the first 3 months following redundancy, we'll treat the claim as if you are still working.

³ Global Treatment is provided in conjunction with Further.

⁴ Aviva DigiCare+ is provided in conjunction with Square Health and select 3rd party suppliers. It is a non-contractual benefit Aviva can change or withdraw at any time.