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# Our High Value team

A bespoke service for your high value clients



 AVIVA

# Our dedicated High Value Team

We know how important high value clients are to you, so with Aviva you get more for these cases thanks to the bespoke service our specialist team provides. With vast experience of both medical and financial underwriting for high value cases, you can expect a proactive and flexible approach to help us make faster decisions.

## **The High Value Team look after applications for:**

- Life cover of more than £1,500,000
- Critical illness cover of more than £750,000
- Whole of life cover of more than £500,000
- Income protection cover of more than £75,000 annual benefit
- Any product where the monthly premium is £500 or more or £6,000 per year.

## **Our High Value service promise:**

Our high value underwriters are available from Monday to Friday (excluding bank holidays) and will:

- Complete the initial assessment of an application and any subsequent medical and financial evidence within 24 hours of receipt into underwriting
- Provide updates at key stages throughout the underwriting process
- Contact you to discuss underwriting requirements (both medical and financial)
- Review cases pro-actively on an ongoing basis
- Keep you updated on progress and contact you to confirm the final underwriting decision.

## **As well as our service promise:**

We provide a fast and efficient pre-sales service, managing all aspects of your client's case effectively right from the start. We will:

- Discuss an application prior to submission for both financial and medical requirements by either phone or email
- Respond to general enquires within 24 hours (or 48 hours if reinsurer referral is required)
- Pre-agree / start booking in medicals for exceptional High Value cases and high profile clients
- Provide support for pre-application technical queries on high value cases
- Provide a named contact for complex queries.

## Our dedicated admin support will:

- Chase for outstanding information regularly so you don't have to
- Provide regular updates in addition to what is available on our business tracking facility

## Pro-active case management:

We will provide confirmation via your preferred method of contact:

- Receipt of application, all medical / financial / underwriting requirements by a high value underwriter, and next steps within 24 hours of receipt of application into the High Value underwriting work queue

## Post-sales Underwriting:

- We can accept a scanned copy of the paper application to a dedicated mailbox to help start the process
- We have the ability to email financial and medical requirements confidentially
- Our high value underwriting team will contact you by email or phone to provide underwriting terms once available

## Bespoke pricing

It goes without saying that you want to give your high value clients the best possible value, so we work closely with our pricing experts to offer the best price we can. This service is available for cover with a cover amount of £500,000 and above or monthly premium of £50 and above. For more information, please speak to your account manager, or simply email them with a copy of both the Aviva and any competitor quotes, and they will be happy to help. If you do not know who your account manager is, please e-mail [protectionsupport@aviva.com](mailto:protectionsupport@aviva.com).

Our protection promise offers free life cover for personal protection cases and business protection cases between the application being submitted and the completion of underwriting, up to a maximum of 90 days.



## Our approach to financial and medical evidence

- We get most of the financial information we need as part of the application
- We utilise a short question form and declaration for cover amounts up to £2.5m life cover and £1m critical illness.

If we need to ask for financial information, we'll make the process as efficient and painless as possible:

- We can still use a recordable conversation to capture the details (up to £3m life cover and £1m critical illness cover)
- We only routinely require a full financial questionnaire for cases where the client holds above £2.5m life cover and £1m critical illness cover in the market.
- To make your life easier, we don't ask for extra supporting evidence for cases up to £4m life cover or £2m critical illness cover such as p60s, company accounts or loan offer letters.
- For business protection cases, we can download copies of accounts from Companies House so you don't have to.
- We don't ask independent third parties to countersign financial questionnaires.

Your clients' consent for medical information and details of their GP will be captured as part of the online journey. This will speed up the application process should we need to get medical information. We'll use existing medical information wherever possible. So, if your client has had an executive screening in the last nine months or completed a medical exam with another provider, we will endeavour to obtain a copy.

- If we do need new evidence, your client can choose the surgery where the medical examination takes place (subject to satisfactory fees).
- Or, with our **mobile doctors service**, they can choose a different location altogether, such as the comfort of their own home or workplace.
- We use providers with a nationwide network, who are flexible enough to meet your client's busy schedules.

For cases exceeding £20m Level Term, £5m Increasing Term, £3m Critical Illness, £10m Level or £5m Increasing Whole of Life, £180k pa Income Protection, a concierge service may be available to them.

## Our online underwriting centre

Our online adviser underwriting centre gives you information on medical conditions and the evidence you need - potentially saving you and your clients time. You can go online to:

- Check what evidence we may need if your client has a medical condition
- Get a rough idea of what our underwriting decision is likely to be.
- Find our online underwriting centre on our adviser website.

Our High Value support line:

**0800 092 9964**

(Lines are open Monday to Friday, 9am to 5pm)

Email: [highvalue@aviva.com](mailto:highvalue@aviva.com)