

# Reasons why – for use in client suitability letters

For Life Insurance+, Critical Illness+,  
Whole of Life Insurance+,  
Income Protection+, Living Costs  
Protection and Simple Life Insurance



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## Introduction

We've put together some paragraphs for you to use when you write suitability letters for your clients. You can pick and choose the ones that are relevant for your clients circumstances.

It's your responsibility to make sure:

- the suitability letter meets the requirements of the Financial Conduct Authority (FCA)
- any recommendations you make are right for your client
- your client is aware of any risks associated with the products you recommend.

You need to remember:

- these policies have no cash-in value at any time
- that if premiums stop so will the cover
- we'll only pay out the full cover once.

When we've accepted a claim, the policy will end

- the effects of inflation will reduce the value of the cover in real terms, unless the client chooses increasing cover.

You can find supporting literature for all our products in the document library on our adviser website.

For information on all the options shown below, you can refer to the policy conditions.

## Recommendation

### Personal protection

Having considered your circumstances, I recommend that you take out Aviva's <insert product/s>. Choosing the right policy is important, so please read the information below which explains how this product – and any options you've selected – meets your requirements.

## Premium options

Please select relevant paragraph/s.

**Guaranteed premiums** With guaranteed premiums your premium will stay the same throughout the policy term.

**Reviewable premiums** With reviewable premiums, your premium is likely to change over the policy term. Aviva will review the premium you pay for <critical illness> <income protection> cover after the first five years, and every five years after that.

## Type of cover

Please select relevant paragraph/s.

### Life Insurance+, Critical Illness+ and Simple Life Insurance

If cover is taken out on a joint life basis, it will only pay out the full cover amount once, so when Aviva pays a claim the policy will end.

#### Level cover (Life Insurance+)

Pays a cash lump sum <on your death during the policy term.><on the death of a life covered during the policy term.><on your death or diagnosis of a critical illness which is covered by the policy.><if a life covered dies or is diagnosed with one of the critical illnesses included on the policy.> The amount Aviva will pay stays the same throughout the term of the policy. The premiums you pay will stay the same providing you don't make any changes to the policy.

#### Level cover (Simple Life Insurance)

Pays a cash lump sum <on your death during the policy term.><on the death of a life covered during the policy term.> The amount Aviva will pay stays the same throughout the term of the policy. The premiums you pay will stay the same providing you don't make any changes to the policy.

#### Decreasing cover (Simple Life Insurance)

Pays a cash lump sum <on your death during the policy term.><on the death of a life covered during the policy term.>The amount Aviva will pay reduces over the policy term broadly in line with a repayment mortgage or loan. The premiums you pay will stay the same providing you don't make any changes to the policy.

### Life & critical illness cover (Life Insurance+)

(Please choose one of the following paragraphs)

<Life and critical illness cover pays out if during the policy term <you either die or are diagnosed><a life covered either dies or is diagnosed> with a critical illness that meets Aviva's policy definition and <survive><survives> for at least 10 days. Aviva only covers the critical illnesses defined in their policy and no others. If Aviva pay out, the policy will end and they won't make any further payments.>

<Life and critical illness cover pays out if during the policy term <you either die or are diagnosed><a life covered either dies or is diagnosed> with a critical illness that meets Aviva's policy definition and <survive><survives> for at least 10 days. Aviva only covers the critical illnesses defined in their policy and no others. If Aviva pay out, <you> <they> may still be able to make a further claim for extra care cover, but no other benefits, after which the policy will end.>

### **Decreasing cover (Life Insurance+)**

Pays a cash lump sum <on your death during the policy term.><on the death of a life covered during the policy term.><on your death or diagnosis of a critical illness which is covered by the policy during the policy term.><if a life covered dies or is diagnosed with one of the critical illnesses included on the policy during the policy term.> The amount Aviva will pay reduces over the policy term broadly in line with a repayment mortgage or loan. The premiums you pay will stay the same providing you don't make any changes to the policy.

### **Increasing cover (Life Insurance+)**

This benefit allows you to help counter the effects of inflation by automatically increasing your cover amount each year without answering any further medical questions. It pays a cash lump <on your death during the policy term.><on the death of a life covered during the policy term.><on your death or diagnosis of a critical illness which is covered by the policy during the policy term.><if a life covered dies or is diagnosed with one of the critical illnesses included on the policy during the policy term.> Your premiums will increase by a higher percentage amount.

### **Family income cover (Life Insurance+)**

Pays the cover amount in monthly instalments <on your death during the policy term.><on the death of a life covered during the policy term.><on your death or diagnosis of a critical illness which is covered by the policy during the policy term.><if a life covered dies or is diagnosed with one of the critical illnesses included on the policy during the policy term.> Aviva will pay the monthly instalments from the date it accepts the claim until the end of the policy term.

### **Increasing family income cover (Life Insurance+)**

This benefit allows you to help counter the effects of inflation by automatically increasing your cover amount each year without answering any further medical questions. It pays the cover amount in monthly instalments <on your death during the policy term.><on the death of a life covered during the policy term.><on your death or diagnosis of a critical illness which is covered by the policy during the policy term.><if a life covered dies or is diagnosed with one of the critical illnesses included on the policy during the policy term.> Your cover will increase each year but your premium will stay the same. Aviva will pay the monthly instalments from the date it accepts the claim until the end of the policy term. If a claim is made, your cover will continue to increase.

### **Critical illness cover (Critical Illness+)**

Critical illness cover pays out if during the policy term <you're diagnosed> <a life covered is diagnosed> with a critical illness that meets Aviva's policy definition and <survive><survives> for at least 10 days. Aviva only covers the critical illnesses defined in their policy and no others. If Aviva pay out, the policy will end and they won't make any further payments. The policy does not pay out if <you die> <a life covered dies>.

### **Level cover (Critical Illness+)**

Pays a cash lump sum <if you're diagnosed with one of the critical illnesses covered by the policy during the policy term.><when a life covered is diagnosed with one of the critical illnesses included on the policy during the policy term.> The amount Aviva will pay stays the same throughout the term of the policy. The premiums you pay will stay the same providing you don't make any changes to the policy.

### **Decreasing cover (Critical Illness+)**

Pays a cash lump sum if <you're diagnosed with one of the critical illnesses covered by the policy during the policy term><a life covered is diagnosed with one of the critical illnesses included on the policy during the policy term.> The cash sum reduces over the term of the policy broadly in line with a repayment mortgage or loan. The premiums you pay will stay the same providing you don't make any changes to the policy.

### **Increasing cover (Critical Illness+)**

This benefit allows you to help counter the effects of inflation by automatically increasing your cover amount each year without answering any further medical questions. It pays a cash lump sum on your diagnosis of a critical illness which is covered by the policy during the policy term. If a life covered is diagnosed with one of the critical illnesses included on the policy during the policy term. Your premiums will increase by a higher percentage amount.

### **Family income cover (Critical Illness+)**

Pays monthly instalments if you're diagnosed with a critical illness which is covered by the policy or a life covered is diagnosed with one of the critical illnesses included on the policy. Aviva will pay the monthly instalments from the date it accepts the claim until the end of the policy term.

### **Increasing family income cover (Critical Illness+)**

This benefit allows you to help counter the effects of inflation by automatically increasing your cover amount each year without answering any further medical questions. It pays the cover amount in monthly instalments on your diagnosis of a critical illness which is covered by the policy. If a life covered is diagnosed with one of the critical illnesses included on the policy. Your cover will increase each year but your premium will stay the same. Aviva will pay the monthly instalments from the date it accepts the claim until the end of the policy term. If a claim is made, your cover will continue to increase.

### **Level cover single or joint life first death (Whole of Life Insurance+)**

Pays a cash lump sum on the death of the life covered. The amount Aviva will pay stays the same throughout the term of the policy. The premiums you pay will stay the same providing you don't make any changes to the policy.

### **Level cover joint life second death (Whole of Life Insurance+)**

Pays a cash lump sum on the second death of the two lives covered. The amount Aviva will pay stays the same throughout the term of the policy. The premiums you pay will stay the same providing you don't make any changes to the policy.

### **Increasing cover single or joint life first death (Whole of Life Insurance+)**

Pays a cash lump sum on the death of the life covered. The benefit will automatically increase each year by 3% or 5% of the RPI on the policy anniversary. The premiums will also increase each year.

### **Increasing cover joint life second death (Whole of Life Insurance+)**

Pays a cash lump sum on the second death of the two lives covered. The benefit will automatically increase each year by 3% or 5% of the RPI on the policy anniversary. The premiums will also increase each year.

### **Level cover (Income Protection+)**

Pays a monthly cash sum if you can't work and suffer a loss of earnings due to illness or injury. This means that you can't perform on a full or part time basis, the duties of the occupation(s) you have had in the 12 months immediately before incapacity, because of illness or injury. As long as you don't make any changes to your policy, the premium you pay will stay the same unless you have chosen reviewable premiums. There's no limit to the number of claims you can make.

### **Increasing cover (Income Protection+)**

Pays a monthly cash sum if you can't work and suffer a loss of earnings due to illness or injury. This means that you can't perform on a full or part time basis, the duties of the occupation(s) you have had in the 12 months immediately before incapacity, because of illness or injury. The benefit will automatically increase on each anniversary of your policy even if you are already claiming. The premiums will also increase each year. There's no limit to the number of claims you can make.

For more information, please read the 'Income Protection+ Policy Conditions' document.

### **Full payment term (Income Protection+)**

Pays a monthly cash sum if you can't work and suffer a loss of earnings due to illness or injury. There is no limit to the number of claims you can make, however Aviva will only pay one claim at a time.

### **Limited payment term (Income Protection+)**

Pays a monthly cash sum for a maximum of 24 months if you can't work and suffer a loss of earnings due to illness or injury. If you return to work for six consecutive months you can claim again for the same illness or injury. You can claim for a different illness or injury and this will be treated as a new claim. There's no limit to the number of claims you can make, however Aviva will only pay one claim at a time.

### **Level cover (Living Costs Protection)**

Pays a monthly cash sum if you can't work due to illness or injury. This means that you can't perform on a full or part time basis, the duties of the occupation(s) you have had in the 12 months immediately before incapacity, because of illness or injury. As long as you don't make any changes to your policy, the premium you pay will stay the same. There's no limit to the number of claims you can make.

### **Limited payment term (Living Costs Protection)**

Pays a fixed monthly cash sum for a maximum of 12 months if you can't work due to illness or injury. If you return to work for six consecutive months you can claim again for the same or different illness or injury. There's no limit to the number of claims you can make, however Aviva will only pay one claim at a time. The amount you will receive will be the benefit amount selected at outset.

## **When payments will start (Income Protection+, Living Costs Protection)**

Please select relevant paragraph/s.

### **Single deferred period (Income Protection+, Living Costs Protection)**

To help meet your needs, it would be appropriate for you to receive the monthly cash sum xx weeks after you became ill or were injured.

### **Dual deferred period (Income Protection+)**

To help meet your needs, it would be appropriate for you to receive a percentage of your monthly cash sum xx weeks after you became ill or were injured, and the full payment after xx weeks.

## **When cover will end**

Please select relevant paragraph/s.

### **Policy term (For Life Insurance+, Critical Illness+, Income Protection+, Living Costs Protection and Simple Life Insurance)**

To help meet your needs, a fixed policy term of xx years would be the most appropriate.

To help meet your needs, it would be appropriate for your policy to end when <you are><the life covered by the end of the policy is>xx years old.

### **Policy term (For Whole of Life Insurance+)**

This policy lasts for the whole of life and will end when a successful claim is made.

## Protection Promise

Please select relevant paragraph/s.

### **(Life Insurance+)**

Aviva's Protection Promise provides up to 90 days free life insurance from the date Aviva receive your application until they make an underwriting decision.

(For level and decreasing cover) The cover provided is the lower of the cover amount you've applied for or £500,000, giving you peace of mind that, should the unexpected happen, you have some protection.

(For family income cover) The cover provided is the lower of the monthly cover amount multiplied by the number of months of cover applied for or £500,000, giving you peace of mind that, should the unexpected happen, you have some protection.

### **(Whole of Life Insurance+)**

Aviva's Protection Promise provides up to 90 days free life insurance from the date Aviva receives your application until they make an underwriting decision.

The cover provided is the lower of the cover amount you've applied for or £500,000 giving you the peace of mind that, should the unexpected happen, you have some protection. **(for joint life second death)** Aviva won't pay for second death policies where only one life has died during the protection promise cover period.

### **(Income Protection+)**

Aviva's Protection Promise provides up to 90 days free accidental injury cover from the date Aviva receives your application until they make an underwriting decision. The amount of cover provided will be the cover amount you've applied for up to a maximum of £20,000 per month or £240,000 a year, giving you peace of mind that, should the unexpected happen, you have some protection.

### **(Living Costs Protection)**

Aviva's Protection Promise provides up to 90 days free accidental injury cover from the date Aviva receives your application until they make an underwriting decision. The amount of cover provided will be the cover amount you've applied for up to a maximum of £1,500 per month or £18,000 a year, giving you peace of mind that, should the unexpected happen, you have some protection.

## Benefits included in your policy

Please select relevant paragraph/s.

### **Amending your policy (Life Insurance, Critical Illness+)**

You can increase or reduce the cover amount and/or the policy term. You can also remove options from the policy. Depending on the change(s) you want to make, you may need to provide further medical evidence. Once your cover has started, the options selected cannot be altered or added to.

### **Amending your policy (Whole of Life Insurance+)**

You can increase or reduce your cover amount, or remove any options from the policy. Depending on the change you want to make, you may need to provide further medical evidence. Once your cover has started, the options selected cannot be altered or added to.

### **Amending your policy (Simple Life Insurance)**

You can reduce the cover amount and/or the policy term without the need to provide further medical information.

### **Terminal illness benefit (Life Insurance+, Simple Life Insurance)**

This is automatically included on your policy at no extra cost. It means Aviva will pay out the full cover amount if <you're><a life covered is> diagnosed with a terminal illness during the policy term and <have><has> a life expectancy of less than 12 months. When Aviva pay out for terminal illness, the policy will end and no further benefit will be paid on death. If cover is taken out on a joint life basis, it will only pay out the full cover amount once, so when Aviva have paid a claim, the policy will end.

### **Children's benefit (Life Insurance+)**

Children of the life covered are covered if aged between 30 days and their 18th birthday or 21st birthday if they're in full-time education. Aviva will pay out 50% of the cover amount up to a maximum of £25,000 if one of <your><the life covered's> children is diagnosed with, or undergoes surgery for, a critical illness which is covered by the policy (excluding total permanent disability) and survives for at least 10 days. Aviva will pay out for children's critical illness once per child.

If one of the children covered dies between the ages of 30 days and their 18th birthday or 21st birthday if they're in full-time education during the policy term, Aviva will pay £5,000. They'll pay this death benefit even if you've received any other payment under children's benefit.

If one of the children between the ages of 30 days and their 18th birthday or 21st birthday if they're in full-time education is in hospital for more than 7 consecutive nights, Aviva will pay £100 per night for each night the child is in hospital from the 8th night onwards for up to 30 nights for each child over the policy term.

Once Aviva has paid out for a child, your policy will continue to cover <you><the life covered> and any other children.

### **Children's benefit (Critical Illness+)**

Children of the life covered are covered if aged between 30 days and their 18th birthday or 21st birthday if they're in full-time education.

Aviva will pay out 50% of the cover amount up to a maximum of £25,000 if one of <your><the life covered's> children is diagnosed with, or undergoes surgery for, a critical illness which is covered by the policy (excluding terminal illness and total permanent disability) and survives for at least 10 days. Aviva will pay out for critical illness once per child.

If one of the children covered dies between the ages of 30 days and their 18th birthday or 21st birthday if they're in full-time education during the policy term, Aviva will pay £5,000. They'll pay this death benefit even if you've already received any other payment under children's benefit.

If one of the children between the ages of 30 days and their 18th birthday or 21st birthday if they're in full-time education is in hospital for more than 7 consecutive nights, Aviva will pay £100 per night for each night the child is in hospital from the 8th night onwards for up to 30 nights for each child over the policy term.

Once Aviva has paid out for a child, your policy will continue to cover <you><the life covered> and any other children.

### **Critical illnesses covered (Life Insurance+, Critical Illness+)**

Aviva's critical illness benefit includes cover for (delete accordingly) <32 - Life Insurance+ with critical illness selected> <33 - Critical Illness+> full payment conditions, 17 of which go beyond those defined by the Association of British Insurers (known as 'ABI+'). This includes the top four most commonly claimed for conditions at Aviva - cancer, heart attack, stroke and multiple sclerosis.

It also includes additional critical illness benefit which pays out an additional payment of the lower of £25,000 or 25% of the cover for two less advanced cancers.

For a full list of conditions Aviva cover, please refer to the relevant policy conditions document that applies to your policy.

### **Separation benefit (Life Insurance+, Critical Illness+ and Whole of Life Insurance+)**

This is automatically included with your policy at no extra cost if Aviva accept your policy on their standard terms. It lets you split a joint life policy into two single life policies without answering any further health and lifestyle questions. You can use this benefit if you separate or rearrange your mortgage into one name.

### **Inheritance tax benefit (Whole of Life Insurance+)**

This is automatically included with your policy at no extra cost if Aviva accept your policy on standard terms or non-standard terms up to 100% rating <per life>. This benefit lets you take out further cover if your inheritance tax liability increases because of legislation changes.

### **Life change benefit (Life Insurance+, Critical Illness+, Whole of Life Insurance+ and Income Protection+)**

This is automatically included with your policy at no extra cost if Aviva accepts your policy on their standard terms and you're under age 55 (65 if Whole of Life Insurance+) at the policy start date. It lets you increase your cover by taking out a new policy without answering any further medical questions for the following important life changes:

- Getting married or entering into a civil partnership.
- Divorce, dissolution of civil partnership or separation.
- Becoming a parent.
- A mortgage increase due to a house move, purchase or major home improvements.
- A promotion or change of employer (*Only add if Income protection has been selected*).
- A promotion or change of employer that results in a wage increase of 20% or more (*Only add if critical illness or life insurance has been selected*).
- Gift or inheritance of cash or residential property (*only add if Whole of Life Insurance+ has been selected*)
- Increased rental payments imposed by your landlord; or due to moving to a new property; or changing from rental to mortgage payments (*only add if critical illness or life insurance has been selected*)

### **Life change benefit (Living Costs Protection)**

This is automatically included with your policy at no extra cost if Aviva accepts your policy on their standard terms and you're under age 55 at the policy start date. It lets you increase your cover by taking out a new policy without answering any further medical questions for the following important life changes:

- Increase in rent or mortgage payments as a result of moving house or re-mortgage.
- Increase in rental payment imposed by landlord or as a result of moving house.
- Change from rental to mortgage payments.

### **House purchase cover (Life Insurance+)**

(Level and decreasing cover only) (In England/Wales) <This gives you free life cover before your policy starts from when you exchange contracts to when your house purchase is complete.> (In Scotland) <This gives you free life cover before your policy starts from when missives are completed for the property to the date of entry.> The cover provided is the lower of the cover amount applied for, the house purchase price or £500,000.

### **Hospital benefit (Income Protection+)**

If you're admitted to hospital as a result of your illness or injury for more than six consecutive nights during your deferred period, you'll get £100 for each night spent in hospital. Aviva will pay the hospital benefit for a maximum of 90 nights during the policy term.

### **Restricted benefit term (Income Protection+)**

If immediately before the illness or injury you are not working (and are not eligible for benefit under maternity, parental and adoption leave, or you were made redundant more than three months ago), you'll receive a maximum of 12 monthly benefit payments once the deferred period on the policy has ended.

### **Trauma benefit (Income Protection+)**

If you suffer one of six traumatic events, Aviva will pay you one lump sum of six times the amount of benefit shown in your policy schedule, or £40,000, whichever is lower.

Please refer to the Income Protection+ Policy Conditions for full details.

### **Deferred period arrangement for NHS doctors, surgeons, nurses and midwives (Income Protection+)**

You will receive your monthly cash sum when any sick pay entitlement from the NHS stops or reduces, regardless of when you have asked for the monthly cash sum to start.

Please refer to the Income Protection+ Policy Summary for full details.

### **Benefit guarantee (Income Protection+)**

This benefit will provide you with peace of mind if your employed earnings have reduced since taking out your policy. You need to have been working 16 hours a week or more before your illness or injury to be covered under the benefit guarantee.

Select appropriate details

<If benefit on policy is up to £1,500 per month>

Aviva will pay the benefit amount shown on your policy schedule, minus any continuing earnings or benefits paid as a result of your illness or injury.

**Or**

<If benefit on policy is more than £1,500 per month>

Aviva will pay the benefit amount shown on your policy schedule if the reduction in your earnings means the benefit you can have is reduced by less than 10% since taking out your policy. If the reduction in your earnings means the benefit you can have is reduced by more than 10%, Aviva will pay the benefit amount calculated on your reduced earnings or £1,500 per month, whichever is higher. Aviva will deduct any continuing earnings or benefits paid as a result of your illness or injury.

### **Back to work benefit (Income Protection+)**

If you earn less when you return to work because your occupation, duties or hours have changed due to illness or injury, you'll receive a reduced monthly cash sum. For example, if your earnings have reduced by 40%, you will receive 40% of your monthly cash sum.

### **Back to work benefit (Living Costs Protection)**

If you earn less when you return to work because your occupation, duties or hours have changed due to illness or injury, you'll receive one month's benefit, (if you have already received 12 monthly benefit payments then you would not receive back to work benefit).

### **Maternity, parental or adoption leave or shared parental leave (Income Protection+)**

If you become ill or have an injury whilst you are on maternity, parental or adoption leave (up to 52 weeks from your child's date of birth or legal adoption), the benefit Aviva pay will be based on your earnings in the 12 months prior to taking this leave. They'll assess your incapacity on your ability to carry out the occupation you were doing prior to taking this leave.

### **Maternity, parental or adoption leave or shared parental leave (Living Costs Protection)**

If you become ill or have an injury whilst you are on maternity, parental or adoption leave (up to 52 weeks from your child's date of birth or legal adoption), the benefit Aviva will pay will be the amount shown in your policy schedule. They'll assess your incapacity on your ability to carry out the occupation you were doing prior to taking this leave.

### **Waiver of premium (Income Protection+, Living Costs Protection)**

If Aviva accept your claim, they'll pay your premiums from the end of your deferred period or 13 weeks after you stop working due to illness or injury, whichever is sooner. You should continue to pay premiums until Aviva accept your claim. You need to start paying your premiums again when your claim ends to make sure your cover continues.

### **Linked claims (Income Protection+, Living Costs Protection)**

If you've made a successful claim and then suffer from the same illness or accidental injury within 12 months of that claim after returning to work, Aviva will start paying your benefit again straight away without having to wait until the end of your deferred period <as long as you've not reached the end of your limited payment term.>

(If limited payment term selected please add the sentence below)

<If you have reached the end of your limited payment term and want to claim again for the same reason you need to have returned to work for 6 consecutive months>

## **Additional benefits**

Please only select options that are relevant to your client, these benefits are not automatically included

### **Waiver of premium (Life Insurance+, Critical Illness+ and Whole Of Life Insurance+)**

(Please choose one of the following paragraphs)

<The waiver of premium option pays your premiums if, before age 71, you can't work because you're ill or injured. Because you've chosen guaranteed premiums, the cost of the waiver of premium option is guaranteed not to increase during the policy term.>

<The waiver of premium option pays your premiums if, before age 71, you can't work because you're ill or injured. Because you've chosen reviewable premiums, the cost of the waiver option will change in line with each review.>

<The waiver of premium option pays your premiums if, before the eldest life covered turns 71, a life covered can't work because they're ill or injured. Because you've chosen guaranteed premiums, the cost of the waiver of premium option is guaranteed not to increase during the policy term.>

<The waiver of premium option pays your premiums if, before the eldest life covered turns 71, a life covered can't work because they're ill or injured. Because you've chosen life and critical illness cover with reviewable premiums, the cost of the waiver of premium option will change in line with each review.>

<The waiver of premium option pays your premiums if, before age 71, you can't work because you're ill or injured. Because you've chosen level cover, the cost of the waiver of premium option will not increase during the policy term.>

<The waiver of premium option pays your premiums if, before age 71, you can't work because you're ill or injured. Because you've chosen increasing cover, the cost of the waiver of premium option will increase during the policy term.>

### **Total permanent disability (Life Insurance+, Critical Illness+)**

(Please choose one of the following paragraphs)

<This benefit pays out the cover amount if <before age 71 you become><before the eldest life covered turns 71, a life covered becomes> totally and permanently disabled and <you're><they're> unable to perform <your><their> own occupation or at least three specific work related tasks ever again. The definition that applies to the policy will be confirmed in the policy schedule. If Aviva pay out, the policy will end and they won't make any further payments.>

<This benefit pays out the cover amount if <before age 71 you become><before the eldest life covered turns 71, a life covered becomes> totally and permanently disabled and <you're><they're> unable to perform <your><their> own occupation or at least three specific work related tasks ever again. The definition that applies to the policy will be confirmed in the policy schedule. If Aviva pay out, <you> <they> may still be able to make a further claim for extra care cover, but no other benefits, after which the policy will end.>

### **Upgraded critical illness benefit (Life Insurance+, Critical Illness+)**

This benefit upgrades your critical illness cover to include a total of (delete accordingly) <47 - Life Insurance+ with selected Critical Illness> <48 - standalone Critical Illness+> full payment conditions.

Aviva will also upgrade the number of additional critical illness conditions provided to 26 and will pay £30,000 per condition.

For a full list of conditions Aviva cover, please refer to the relevant policy conditions document that applies to your policy.

### **Upgraded Children's benefit (Life Insurance+, Critical Illness+)**

Aviva will replace the Children's benefit with an upgraded level of cover for your children.

Children are covered from birth to their 22nd birthday. Aviva will pay out £25,000 if a child is diagnosed with an upgraded children's critical illness covered by the policy and survives for at least 10 days.

Aviva will pay this once per child. Upgraded children's benefit also includes Child extra care cover, which will pay up to £50,000 if a child is diagnosed with one of the listed serious conditions.

Upgraded children's benefit also offers advanced illness cover which pays £10,000 if a child is diagnosed with an incurable condition with a life expectancy of less than 12 months. If a £50,000 Child extra care cover payment has been made, this will no longer be covered under the policy.

If a child dies, Aviva will pay £10,000. They'll pay this even if you have already made an upgraded children's critical illness claim.

### **Increasing cover (Whole of Life Insurance+)**

This benefit allows you to help counter the effects of inflation by automatically increasing your cover amount each year without answering any further medical questions. Your premiums will increase by a higher percentage amount.

### **Fracture cover (Life Insurance+, Critical Illness+, Income Protection+, Living Costs Protection)**

Fracture cover pays you a lump sum if you suffer one of the specified fractures during any 12 month period. Aviva will pay one successful claim each policy year for the first fracture that happens in that year.

### **Global treatment by Further\* (Life Insurance+, Critical Illness+, Income Protection+, Living Costs Protection)**

This gives you access to worldwide medical specialists and overseas treatment for certain serious illnesses or medical procedures, as defined in the policy conditions. This is an optional benefit available at an additional cost. Please refer to your policy conditions for further information about this.

Global treatment will pay a maximum of £1 million a year and a maximum of £2 million over the policy term.

Global treatment renews every three years and the premium may change at each renewal.

**\*Global Treatment is provided in conjunction with Further Underwriting International SLU.**

### **Extra care cover (Life Insurance+, Critical Illness+)**

Extra care cover can provide additional support if <you're><a life covered is> diagnosed with a condition that results in severe and permanent symptoms. Aviva will pay the full cover amount plus an additional £50,000 if <you're><a life covered is>

- at any age, totally and permanently failing at least three activities of daily living and are not eligible to claim under critical illness, upgraded full payment condition or total permanent disability; or

- aged under 55 when <you><a life covered> meet<s> our definition for dementia, kidney failure, liver failure, Parkinson's disease, motor neurone disease or respiratory failure; or
- aged under 55 when <you><a life covered> meet<s> our definition for Parkinson's plus syndromes or heart failure and you've chosen upgraded critical illness.

Alternatively, Aviva will pay out an additional £50,000 following a successful critical illness, upgraded critical illness or total permanent disability claim if:

- before the first anniversary, as a result of the condition claimed for, <you><a life covered> meet<s> our definition of totally and permanently failing at least three activities of daily living.

## Aviva Health and Wellbeing Services

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

Aviva DigiCare+ provides <you><the life assured> with access to a wide range of health and lifestyle benefits provided by third parties and designed to help <you><the life assured> manage common health and wellbeing conditions - all through a single digital app. You have access to these services because you have taken out an Aviva protection policy.

- Digital GP consultations - unlimited digital consultations 24 hours a day, 365 days a year.
- Health Check - an annual finger prick blood test (sent to your home) that will check 20 different health markers, including diabetes risk, cholesterol status and liver health. The cost of the health check is £39.95.
- Nutritional Consultations - up to eight consultations per year to support on optimal eating approach, how to change your relationship with food and breaking bad habits.
- Nurse Helpline - for everyday health support through unlimited calls 24 hours a day, 7 days a week, 365 days a year.
- Mental Health counselling - up to eight consultations per year for advice for when times get tough.
- Second Medical Opinion - up to two sessions per year for an expert opinion on your initial diagnosis and treatment plan.
- Bereavement Support - up to eight consultations per year for the times when you need it most.
- Personal Training Service - eight appointments per year.
- Physio Treatment (Income Protection+) - this gives you access to a qualified physiotherapist either on the phone, online or face-to-face including physiotherapy sessions.

All services, except the health check, can be shared with eligible family members. Age restrictions may apply.

Aviva DigiCare+ may also offer other benefits not listed here, for more information please visit [aviva.co.uk/digicare-plus](https://www.aviva.co.uk/digicare-plus).

Residency restrictions apply. The Aviva DigiCare+ app must be downloaded within one of the eligible residency locations prior to use.

Terms and conditions and the privacy policy can be viewed within the app.

## Why Aviva

Aviva is the UK's leading diversified insurer across insurance, wealth and retirement.

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