

# Policy Summary of Free Parent Life Cover



# Policy Summary of Free Parent Life Cover

This document gives you an overview of what a **Free Parent Life Cover** plan is. For further details of the plan, you should also read the ‘**Plan Conditions**’. These are provided later in the document.

## Its aims

- To pay a lump sum of £15,000 if you die during the term of your plan.

## Your commitment

- To make sure you answer all the questions on your application correctly to the best of your knowledge. Failure to do so may result in the non-payment of a claim.
- To provide your signed consent and verification of your identity if this is needed by us to administer your plan.

## Risks

- This plan has no cash-in value at any time.
- If you don't provide any information we ask for, we may not pay out under the plan.
- If you stop living in the UK, your plan will end.

## Questions and answers

### What is Free Parent Life Cover?

- It's a life insurance plan that pays out £15,000 if you die during the term of your plan.
- You can only take out the plan on your own.
- You can take out this plan if you're a parent aged 18 to 66.
- You can take the plan out at any time once the child has been born and before they are four years old.
- The plan lasts one year.
- You can only take out one plan for each child regardless of whether you take the plan out directly with Aviva or via a third party.

### How flexible is it?

- This plan isn't designed to be flexible. You can't alter the plan once it's started.
- If you need more life cover you'll need to take out an additional life insurance policy for the amount required.

### When does the plan pay out?

- We'll pay out £15,000 if you die during the term of your plan.

### What happens to my plan if my child dies?

- This plan provides cover on your life so it will continue until the original end date.

### What other benefits can I choose?

- You can't choose any other benefit with this plan.

### When will the plan not pay out?

- The plan won't pay out if you commit suicide.
- The plan won't pay out:
  - if you die as a result of non-prescribed drug abuse, or
  - if your death is related to or caused by a history of alcohol excess.
- Full details of the exclusions can be found in section 1 of the plan conditions.

### What happens if I stop living in the UK?

- Your plan will stop.

### What about tax?

- The cash sum paid on death is currently free from income tax and capital gains tax.
- It may be subject to inheritance tax.
- Tax rules may change.

### Can I change my mind?

- You can cancel your plan at anytime by writing to us at:

Aviva  
PO Box 520  
Norwich  
NR1 3WG

- If you don't cancel the plan, it will continue.

## How to contact us

Remember that your financial adviser, if you have one, will normally be your first point of contact.

If you have any questions at any time, you can phone or write to us.

Call us on **0800 285 1098**

Please refer to our website [aviva.co.uk/contactlife](https://aviva.co.uk/contactlife) to find our latest opening hours and to discover other ways to get in touch. Calls may be monitored and will be recorded.

Calls to 0800 numbers from UK landlines and mobiles are free.

Write to us at:

Aviva  
PO Box 520  
Norwich  
NR1 3WG

## How to make a claim

You can make a claim quickly and easily using our online forms at [aviva.co.uk/makeclaim](https://aviva.co.uk/makeclaim) or alternatively visit [aviva.co.uk/contactlife](https://aviva.co.uk/contactlife) to find out our most up to date numbers and opening hours.

Or just give us a call on **0800 015 1142**.

## Other information

### 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 at:

Aviva Customer Relations  
PO Box 3182  
Norwich  
NR1 3XE  
Phone number: **0800 285 1098**  
Email: **[contactus@aviva.com](mailto:contactus@aviva.com)**

For our opening hours, please refer to our website **[aviva.co.uk](https://aviva.co.uk)**. Calls may be monitored and will be recorded.

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 your concerns are unable to be resolved or have not been resolved 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](https://financial-ombudsman.org.uk), where you will find further information.

### Plan conditions

This document only gives a summary of our Free Parent Life Cover. You should also see the plan conditions below.

We won't be liable to pay any benefit until you've completed the application process and we've confirmed your plan has started.

### Law and language

The plan 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

### Compensation scheme

Your Free Parent Life Cover Plan is covered by the Financial Services Compensation Scheme. If we become insolvent and we can't meet our obligations under this plan, the scheme may cover you for up to 100% of any successful claim you make.

To find more information about the FSCS, including how to contact them via email and webchat:

Website: [fscs.org.uk](https://fscs.org.uk)  
Phone: 0800 678 1100 or 0207 741 4100



# Plan conditions

## Free Parent Life Cover provided by Aviva

**This plan is written confirmation of a contract between us (Aviva Life and Pensions UK Limited) and the planholder named in the Certificate of Cover.**

### 1. Life insurance amount

- a. The life insurance amount will be payable to the planholder or the planholder's estate on the death of the life insured provided this occurs on or before the end date.
- b. The life insured must not have received any medical diagnosis or treatment for cancer (including leukaemia and lymphoma) within the previous 12 months of the application date.
- c. No benefits under this plan will be payable where the death of the life insured is as a result of:
  - suicide
  - related to or caused by a history of alcohol excess
  - non-prescribed drug abuse.
- d. In the event of a valid claim, the planholder or the planholder's estate will receive the life insurance amount as specified in the Certificate of Cover.
- e. The life insurance amount will only be payable on one occasion and upon payment the plan will end.

### 2. Payment of benefits

- a. The payment of any benefit will be subject to us receiving such proof as we may reasonably require of:
  - the happening of an event on which any benefit is payable
  - the claimant having legal ownership of the plan
  - the date of birth of the life insured and the child
  - the relationship between the life insured and the child named on the Certificate of Cover
  - the life insured residing in the United Kingdom
  - our completed claim form
  - conversations with and reports from third parties, such as:
    - doctors
    - coroners and
    - the police

and such other information as we may reasonably require to enable us to assess the claim.

### 3. Residence

At the time you apply for this policy you must:

1. be in the UK with a legal right to live in that jurisdiction, and
2. consider your main home as being in the UK and have no current intention of moving anywhere else permanently.

You need to tell us if you move outside of the UK, and your main residence is in another territory. Laws in the territory you become resident in may affect your ability to continue to benefit fully from the features of your policy. We may need to change, reduce

or remove any of your policy terms. We'll give you details once you've told us. You should seek your own independent advice to consider your options if you move to another territory.

Regardless of what is set out elsewhere in these terms we will not be obliged to exercise any of our rights, and/or comply with any of our obligations under this policy, if to do so would cause, or be reasonably likely to cause, us to breach any law or regulation in any territory.

### 4. Surrender

If the plan is surrendered by the planholder, we won't make a payment and the plan will end.

### 5. Alterations

- a. If the date of birth of the life insured or child has been incorrectly stated, we'll amend the benefits having regard to the true date of birth. If the true date of birth is such that, had it been known to us at the time the plan was proposed for, the life insured or child would have fallen outside of the prescribed age limits to be eligible for the plan, then the plan cannot continue. In such circumstances, the plan would need to be cancelled with no benefits payable.
- b. We rely on the information that the planholder gives to us. If any of the information the planholder gives to us isn't true or complete, and this might reasonably have affected our decision to provide this plan, then we may:
  - change the terms of the plan; or
  - cancel the plan.
- c. We will only permit one plan per parent per child, whether taken out directly with Aviva or via a 3rd party. In the event of multiple plans being issued by Aviva Life & Pensions UK Limited to the same parent in respect of the same child, we'll only treat the first plan issued as being valid.

### 6. Acceptance of instructions

We can't accept any instruction, request or notice from you until we receive all the information we need. We'll tell you what kind of information or documents we need. This may include the planholder's signed consent and verification of identity.

### 7. General

- a. Ownership of the plan may not be transferred to someone else (an assignment).
- b. In these plan conditions, the 'planholder', 'you' or 'your' means the person specified as such in the Certificate of Cover or their successors in title.

- c. In these plan conditions, 'we', 'us' or 'our' means Aviva Life and Pensions UK Limited.
- d. The Certificate of Cover records details of the plan at the start date. Any alteration resulting in changes to the benefits may not be reflected on the plan. In the event, such changes will be recorded by us.
- e. Where appropriate, words in the singular include the plural and vice versa.
- f. This plan doesn't give any rights to anyone except you and us. We may, with your agreement, amend or cancel this policy without reference to, or consent from, any other person.
- g. The plan is issued in England under English Law. Your contract will be in English and we will always write and speak to you in English. All payments to us or by us will be in the United Kingdom in the currency of the United Kingdom.

# About our services and costs

## Aviva UK Digital Limited.

St Helen's, 1 Undershaft, London, EC3P 3DQ

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. We are authorised and regulated by the FCA as an insurance intermediary and sell insurance products, acting on behalf of the insurer. This document provides information required by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

## 2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer Life, Critical Illness and Income Protection products from Aviva Life & Pensions UK Limited for life insurance, critical illness cover and income protection.

## 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a personal recommendation from us for life insurance, critical illness cover and income protection. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

## 4. What will you have to pay us for our services?

- A fee.
- No fee.

Our staff are salaried and they receive an annual bonus based upon the overall performance of the Aviva Group, but they receive no additional bonus, commission or other benefit from providing you with these services. Aviva Life & Pensions UK Limited pays commission to Aviva UK Digital Limited for selling this product. This means a percentage of the premium you pay is given to Aviva UK Digital Limited. Aviva Life & Pensions UK Limited also provides services to Aviva UK Digital Limited, such as customer contact services.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

## 5. Who regulates us?

Aviva UK Digital Limited. Registered in England No 07966150. St Helen's, 1 Undershaft, London, EC3P 3DQ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 728985.

Our permitted business is intermediation of or introduction to insurance and investment products sold by the Aviva Group.

You can check this on the Financial Services Register by visiting the FCA's website [fca.org.uk/register](http://fca.org.uk/register)

## 6. Ownership

Aviva UK Digital Limited and Aviva Life & Pensions UK Limited are both members of the Aviva plc group of companies. Aviva Insurance Limited is also a member of this group and it owns 100% of the shares of Aviva UK Digital Limited.

---

## 7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

**...in writing** Write to Customer Relations, Aviva, PO Box 3182, Norwich, NR1 3XE.

**...by phone** Telephone **0800 285 1098**.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

---

## 8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

### Compensation

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

To find more information about the FSCS, including how to contact them via email and webchat:

Website: [fscs.org.uk](https://www.fscs.org.uk)

Phone: 0800 678 1100 or 0207 741 4100.


---



## Need this in a different format?

Please get in touch if you'd prefer this document (**PT01118**) in large print, braille, or as audio.

## How to contact us

 0800 285 1098

 [contactus@aviva.com](mailto:contactus@aviva.com)

 [MyAviva.co.uk](http://MyAviva.co.uk)

## | Retirement | Investments | Insurance | Health |

Aviva UK Digital Limited sells life insurance, critical illness policies and income protection provided and underwritten by Aviva Life & Pensions UK Limited.

**Aviva UK Digital Limited.**

Registered in England No. 09766150. Registered office: St Helen's, 1 Undershaft, London EC3P 3DQ. Authorised and regulated by the Financial Conduct Authority. Firm reference number 728985.

**Aviva Life & Pensions UK Limited.**

Registered in England No. 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 185896.

[aviva.co.uk](http://aviva.co.uk)

