Our Products

- **Life Insurance+**
- **Critical Illness+ (including extra care cover)**
- **Income Protection+**
- **Living Costs Protection**

Find out more about our additional options -

- **Fracture Cover**
- **Global Treatment**

This guide is only designed to give you an overview of our products. For full details please see your selected product(s) policy summary and conditions.

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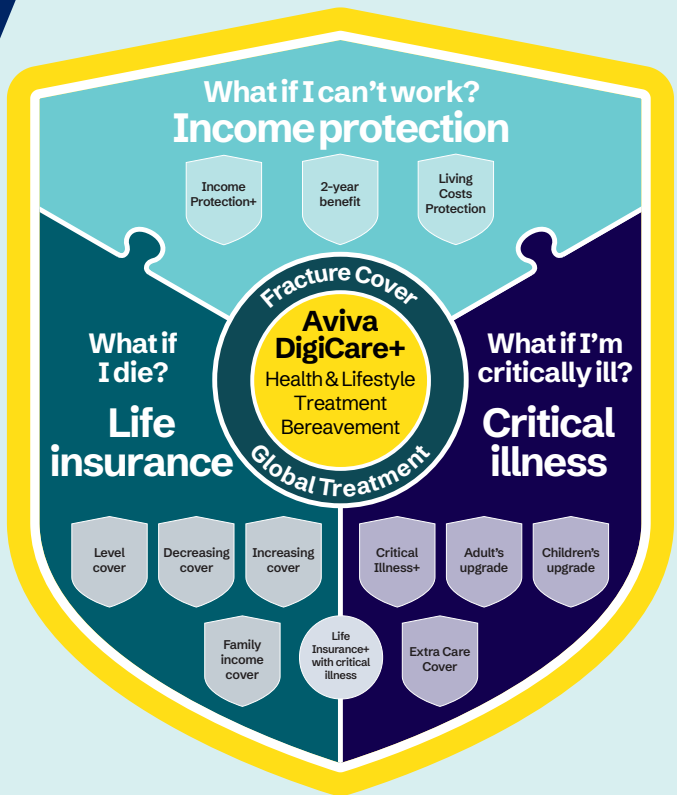


Life Insurance+

By taking out Life Insurance+ you can help make sure your family have some financial security if you die.

What is Life Insurance?

Life Insurance+ covers you for an amount of money that you select when you apply. This is called the cover amount. The policy will cover you for a set period of time - called the policy term. It will pay out the cover amount if you die within the term.

Why choose Life Insurance+

- Life Insurance+ will pay out if you die within the policy term.
- We will cover you for terminal illness if you are diagnosed within the policy term and have a life expectancy of less than 12 months.
- You have the option to cover two lives (known as a joint policy). This can pay out on first event or second event. Second event policies can help protect against the potential financial impact of inheritance tax.
- You can choose:
  - **Level cover** – pays the cover amount as a cash lump sum on a successful claim. The cover amount stays the same throughout the policy term
  - **Decreasing cover** – pays the cover amount as a cash lump sum on a successful claim. The cover amount decreases each month, broadly in line with the amount outstanding on a repayment loan, such as a capital and interest mortgage, using a fixed interest rate selected at the start of the policy
  - **Family income cover** - pays the cover amount as monthly instalments on a successful claim. The monthly instalment stays the same throughout the policy term and is payable from the date we accept a claim until the policy end date. We'll pay more in total if a claim is made in the early years then towards the end of a policy.
- You can include critical illness cover in your Life Insurance+ policy (see page 4 for more detail).
- Access to a great range of support services via the Aviva DigiCare+ app. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about Aviva DigiCare+.
- **House purchase cover** – this could provide free life cover once we have accepted your application during the exchange and completion process of buying a house. To provide some peace of mind we'll pay the cover amount up to £500,000 if you die before completing the purchase of your home.

Based on your application answers, we may be able to offer you these further benefits.

- **Life change benefit** – Without the need for any further medical questions to be answered, this benefit allows you to increase your cover amount (limits apply) if your circumstances change. The increase will be on a new policy, with an increase in premiums.

  Life change benefit covers the following life events:
  - Marriage or civil partnership
  - Divorce, dissolution of a civil partnership or separation
  - Becoming a parent
  - Increasing a mortgage due to a house move or purchase, or carrying out home improvements
  - Increase in rental payment imposed by landlord or due to house move
  - 20% increase in salary due to change of employer or promotion.
  - Increase in inheritance tax (IHT) liability due to a gift or inheritance.
- **Separation benefit** – you can use this benefit to split a joint policy into two single policies without any further medical questions being asked. It covers divorce, dissolution of a civil partnership or separation and rearranging your mortgage into one name.
- **Inheritance tax benefit** - if the government changes the rules around inheritance tax you can use this benefit to increase your cover without having to answer any medical questions.
- **Gift inter vivos benefit** - available for joint life second event policies only. Lifetime gifts you make can lead to an IHT bill for the recipient if you die within seven years. This benefit can be used to convert your policy to cover that potential tax bill.

Ways to personalise your cover

These can all be added to your cover for an additional cost when you take out cover. Some options may only be available if you choose level or family income cover - your financial adviser can explain more about these.

- You can **include critical illness cover in your Life Insurance+ policy** (see page 4 for more detail).
- You can **customise your cover** by adding **Global Treatment** or **Fracture Cover**.
- **Waiver of premium** – if you're unable to work due to illness or injury we may be able to pay your premiums for you.
- **Increasing cover** – this is a good way to protect your cover against inflation. The amount you are covered for will increase, as will your premiums at a higher percentage rate.

Things to consider

- If you stop paying your premiums, or cancel your policy, we'll stop providing cover and premiums will not be refunded.
- We will only pay out the full cover amount once, so when we've accepted a claim for the full cover amount the policy will end (unless you have taken out critical illness cover with extra care cover - see page 12 for more details).
- This isn't a savings or investment plan and has no cash-in value at any time.

Critical illness cover

Our critical illness cover can either be bought as a product on its own known as Critical Illness+, or it can be combined with Life Insurance+.

If you were seriously ill, how would you cope financially? Whether it's taking time off work, making adaptations to your home or ensuring that you had childcare, critical illness cover is there to help you focus on getting better without worrying about how to pay the bills. Our critical illness cover offers different levels of protection that can be tailored to suit yours and your family's needs.

What is critical illness cover?

Our critical illness cover pays out a set amount of money that you select when you apply. We will pay out if, during the policy term, you're diagnosed with one of our list of critical illnesses, and you survive for 10 days. Depending on the definition, critical illnesses may pay on diagnosis only, when the condition has progressed to a specified severity or when named treatments or surgeries are performed. You may also receive smaller payments for less serious conditions or if your child was to develop one of the conditions listed in our definitions. It's important to know that we only cover the critical illnesses covered in our policy and no others.

Why choose Aviva's critical illness cover?

- Great variety of options to help you and your family have the level of cover that you want and need.
- Critical illness cover will pay out the full amount if you are diagnosed with certain conditions within the policy term.
- We offer smaller additional payments for Breast and Prostate Cancer that won't affect the rest of your policy.
- **Children's cover** is included as standard for your children between 30 days and 18 years old (21 if in full time education).
- You have the option to cover two lives (known as a joint policy).
- You can choose:
  - **Level cover** - pays the cover amount as a cash lump sum on a successful claim. The cover amount stays the same throughout the policy term
  - **Decreasing cover** - pays the cover amount as a cash lump sum on a successful claim. The cover amount decreases each month, broadly in line with the amount outstanding on a repayment loan, such as a capital and interest mortgage, using a fixed interest rate selected at the start of the policy
  - **Family income cover** - pays the cover amount as monthly instalments on a successful claim. The monthly instalment stays the same throughout the policy term and is payable from the date we accept a claim until the policy end date. We'll pay more in total if a claim is made in the early years then towards the end of a policy.
- Access to a great range of support services via the Aviva DigiCare+ app. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about Aviva DigiCare+.

These options may only be available if you're accepted on standard terms

- **Life change benefit** – Without the need for any further medical questions to be answered, this benefit allows you to increase your cover amount (limits apply) if your circumstances change. The increase will be on a new policy, with an increase in premiums.

  Life change benefit covers the following life events:

  - Marriage or civil partnership
  - Divorce, dissolution of a civil partnership or separation
  - Becoming a parent
  - Increasing a mortgage due to a house move or purchase, or carrying out home improvements
  - Increase in rental payment imposed by landlord or due to house move
  - 20% increase in salary due to change of employer or promotion.
- **Separation benefit** – you can use this benefit to split a joint policy into two single policies without any further medical questions being asked. It covers divorce, dissolution of a civil partnership or separation and rearranging your mortgage into one name.

Ways to personalise your cover

These can all be added to your cover for an additional cost when you take out cover. Some options may only be available if you choose level or family income cover - your financial adviser can explain more about these.

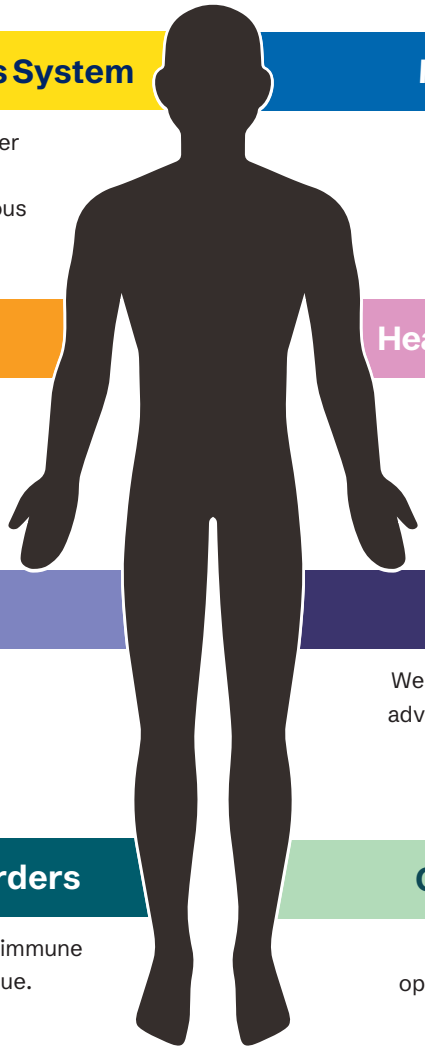
- Adding **upgraded critical illness cover** or **upgraded children's critical illness benefit** for extra peace of mind.
- Include Extra Care Cover to help with conditions that might cause more of a significant impact. Extra Care Cover is available as an optional add-on to our Life Insurance+ with critical illness cover and our Critical Illness+ policies. Extra Care Cover pays out an additional £50,000 of cover if a successful critical illness claim is made and the critical illness has a prolonged life changing impact.
- You can customise your cover by adding **Global Treatment** or **Fracture Cover**.
- **Waiver of premium** – if you're unable to work due to illness or injury we could pay your premiums for you.
- **Total Permanent Disability** – we will pay out if you are unable to ever do your job again due to a permanent illness or injury. This pays out the full cover amount. Depending on your job, this will either pay out the cover amount if you are unable to perform your own job ever again or if you are permanently failing 3 of the listed activities of daily work (walking, climbing, lifting, bending, getting in and out of a car, writing).
- **Increasing cover** – this is a good way to protect your cover against inflation. The amount you are covered for will increase, as will your premiums at a higher percentage rate.

Things to consider

- This isn't a savings or investment plan and has no cash-in value at any time.
- If you stop paying your premiums, we'll stop providing cover and premiums will not be refunded.
- If you have taken out Critical Illness+ as a standalone product, we will not pay out if you die.
- You will need to read the policy conditions to know exactly what you are covered for. There are different levels of severity required for each condition.
- We will only pay out the full amount once, after this your cover will end. If you choose to add extra care cover to your policy, you may be able to claim on this for up to one year after the initial claim.

Head to toe cover made simple

We've organised the critical illnesses that we cover into groupings as shown below. We've done this so that you can see, at a glance, the types of conditions you're covered for. The full details of these can be found in either your Life Insurance+ or Critical Illness+ policy conditions.



Brain & Central Nervous System

We cover specific conditions which affect either the brain directly, or as a result of a condition the functionality of the brain and central nervous system is affected.

Mental Health

We cover specific mental health disorders. These are included within our upgraded critical illness benefit.

Senses

We cover conditions of different severity around touch, feel, hearing and sight.

Heart & Circulatory System

We cover specific heart conditions, surgeries and conditions which affect the flow of blood around the body.

Organs

We cover several organ failures as well as transplants.

Cancer

We cover invasive cancer, as well as several less advanced cancers which might pay a smaller sum of money due to specific treatment.

Auto-immune Disorders

Auto-immune disorders are where the body's immune system attacks and destroys healthy body tissue. We cover several of these conditions.

Children's Cover

We offer children's cover as standard, with an option to add on and take more extensive cover.

Terminal illness

Where death is expected in 12 months. If you are taking out critical illness with a Life Insurance+ policy terminal illness will not be included as a critical illness condition as it will be automatically included with your Life Insurance+ Policy.

Our critical illness cover - included as standard

33 full payment conditions (including terminal illness) plus 2 additional critical illness benefits and children's cover

Cancer
Critical illness benefit (full payment)

Cancer	

Additional critical illness benefit (pays the lower of 25% of your cover amount or £25,000)

Less advanced cancer of the breast	Less advanced cancer of the prostate

Brain and central nervous system
Critical illness benefit (full payment)

Bacterial meningitis	Encephalitis
Benign brain tumour	Motor neurone disease
Brain injury due to trauma, anoxia or hypoxia	Multiple sclerosis
Coma	Paralysis of a limb
Creutzfeldt-Jakob disease	Parkinson's disease
Dementia	Stroke or spinal cord stroke

Heart and the circulatory system
Critical illness benefit (full payment)

Aorta graft surgery	Primary cardiomyopathy
Cardiac arrest	Pulmonary arterial hypertension
Coronary artery bypass grafts	Pulmonary artery surgery
Heart attack	Structural heart surgery
Heart valve replacement or repair	

Organs
Critical illness benefit (full payment)

Kidney failure	Respiratory failure
Liver failure	Third degree burns
Major organ transplant	

Auto-immune disorders
Critical illness benefit (full payment)

Aplastic anaemia - with bone marrow failure	Systemic lupus erythematosus

Senses
Critical illness benefit (full payment)

Blindness	Loss of hand or foot
Deafness	

Terminal illness
(full payment)

Terminal illness

Our upgraded critical illness cover - available at an additional cost

15 further full payment conditions, 23 further additional critical illness benefits and hospital benefit paying £100 per night from the 8th night in hospital, up to £3,000

Cancer

Additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Less advanced cancer of the breast	Less advanced cancer in situ – with surgery
Less advanced cancer of the larynx	Less advanced tumour of gastrointestinal stromal (GIST) or Neuroendocrine (NET) types – with surgery
Less advanced cancer of the ovary	
Less advanced cancer of the prostate	Less advanced cancer of the testicle
Less advanced cancer of the renal pelvis & ureter	Skin cancer (not including melanoma)
Less advanced cancer of the urinary bladder	

Brain and central nervous system

Upgraded Critical illness benefit (full payment)

Benign spinal cord tumour	Neuromyelitis optica (Devic's disease)
Brain abscess	Parkinson's plus syndromes
Intensive care	Syringomyelia or syringobulbia

Additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Cauda equina syndrome	Drug resistant epilepsy
Cerebral or spinal aneurysm	Non-malignant pituitary adenoma
Cerebral or spinal arteriovenous malformation	

Heart and the circulatory system

Upgraded critical illness benefit (full payment)

Heart failure	Peripheral vascular disease

Additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Aortic aneurysm	Central retinal artery or vein occlusion
Carotid artery stenosis	Coronary angioplasty

Organs

Upgraded critical illness benefit (full payment)

Crohn's disease – treated with 2 resections	Pneumonectomy
Interstitial lung disease	Ulcerative colitis
Necrotising fasciitis	

Additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Crohn's disease – 1 intestinal resection	Removal of one or more lobe(s) of the lung
Less severe third degree burns	

Auto-immune disorders
Upgraded critical illness benefit (full payment)

Rheumatoid arthritis

Additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Aplastic anaemia – of specified severity

Diabetes mellitus type 1

Guillain-Barre syndrome

Senses
Additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Significant visual loss

Mental Health
Upgraded critical illness benefit (full payment)

Psychosis and bipolar affective disorder

Adult upgraded cover also includes pregnancy complications, that will pay out £5,000 on top of the cover amount.

Children's benefit - automatically included with critical illness cover

Children's benefit
pays out the lower of £25,000 or 50% of your cover amount

If your child between the ages of 30 days and 18 (21 if in full time education) meets one of the 34 definitions included in our standard adult's cover (excluding terminal illness) we will pay out children's benefit.

Children's death benefit
pays out £5,000

We will pay out if your child dies. If you have already made a children's benefit claim, this would be in addition to that. Children are covered between the ages of 30 days and 18 (21 in full time education).

Child's hospital benefit
pays out £100 per night

To help with the costs of your child being unwell if your child spends more than 7 consecutive nights in hospital, we will pay £100 per night from the eighth night onwards for up to 30 days. Children are covered between the ages of 30 days and 18 (21 in full time education). We won't pay if the hospital stay is due to being born prematurely (before 37th week of pregnancy).

Upgraded children's benefit - available at an additional cost

Upgraded children's benefit

If you choose to add Upgraded children's benefit, your children will be covered from birth to age 22 for critical illness and children's hospital benefit. You will receive all the benefits included with standard cover as well as the benefits included below. If a successful claim is made for one of the 34 critical illness definitions which were included under standard children's benefit, we will pay out £25,000 unless stated below.

Upgraded children's critical illnesses
pays out £25,000

Benign spinal cord tumour – resulting in permanent symptoms or undergoing defined treatments	Down's syndrome
Brain abscess – undergoing defined treatments	Edwards syndrome
Cerebral palsy	Hydrocephalus – treated with the insertion of a shunt
Craniosynostosis - requiring surgery	Intensive care – requiring mechanical ventilation for 7 consecutive days
Crohn's disease – treated with two intestinal resections or total colectomy	Third degree burns – covering at least 5% of the body's surface area or 10% of the face or head
	Osteogenesis imperfecta
Cystic fibrosis	Patau syndrome
Diabetes mellitus type 1	Ulcerative colitis – with total colectomy

Child extra care cover conditions
pays out £50,000 or £25,000 if a payment has already been received

Blindness – permanent and irreversible	Major organ transplant – from another donor
Cancer – excluding less advanced cases	Motor neurone disease – resulting in permanent symptoms
Kidney failure – requiring permanent dialysis	Muscular dystrophy
Liver failure	Paralysis of two limbs – total and irreversible
Loss of independence	Spina bifida myelomeningocele
Loss of two limbs – permanent physical severance	Third degree burns – of specified severity

Children's death benefit

We extend the standard children's death benefit by covering from the 24th week of pregnancy to age 22 and the cover amount increases to £10,000.

Advanced illness cover
pays out £10,000

We'll pay this benefit if your child is diagnosed with an advanced or rapidly progressing illness with a life expectancy of less than 12 months, and we haven't already paid under child extra care cover for that child.

Summary

Children's benefit	Upgraded children's benefit (extra cost)
34 conditions covered	20 further conditions and 7 enhanced payment
Pays out the lower of £25,000 or 50% of your cover amount	Conditions pay £25,000, or for 12 child extra care cover conditions, pays up to £50,000
Cover from age 30 days to age 18 (or 21 in full time education)	Cover from birth up to age 22
Children's death benefit	Children's death benefit covering from 24 weeks of pregnancy
Children's hospital benefit - £100 per night up to £3,000	Advanced illness

Extra Care Cover

Available with critical illness cover for an extra cost.

Some health conditions and illnesses can have a long-lasting impact on your life. Extra care cover can help make things more comfortable at the time when you need it most. Extra care cover complements critical illness cover by providing a £50,000 payment if you make a successful claim to help you adjust to your new way of living.

Why choose extra care cover?

- **Get an extra £50,000 on top of your critical illness cover.** If you have to make a claim on your critical illness cover and are left with a severe, permanent condition that meets one of our definitions.
- **Helps you deal with lasting conditions.** The money you receive is designed to help you adjust to your new situation and could be put towards replacing lost income or helping with home renovations.
- **Increasing cover available.** If you choose to take out the increasing cover option on your critical illness policy, your extra care cover pay-out amount will increase over time too at the same rate.
- **Extra cover for debilitating and degenerative illness.** For certain conditions, we will pay out an additional £50,000 if you make a claim on your critical illness cover and are under 55 years old.

Our definitions

Early onset debilitating conditions

Extra care cover will pay out, if you're **under 55** and are diagnosed with, and make a successful critical illness cover claim for **dementia, kidney failure, liver failure, Parkinson's disease, motor neurone disease or respiratory failure**.

If you choose to add our **upgraded critical illness benefit** to your critical illness cover, then you will also receive the additional £50,000 if you make a successful claim for **Parkinson's plus syndromes or heart failure**.

Loss of independence

Providing that your condition doesn't fall into any of our other critical illness definitions, extra care cover will pay out if you're totally and permanently unable to perform three or more of the 'activities of daily living'. There are no age restrictions that apply to this definition.

If you have already made a successful critical illness claim, we will pay out on the loss of independence definition for up to a year afterwards.

Activities of daily living:

We consider any of the following activities of daily living:

- Washing – being able to wash and bathe unaided, including getting into and out of the bath or shower
- Dressing – being able to put on, take off, secure and unfasten all necessary items of clothing
- Feeding – being able to eat pre-prepared foods unaided
- Continence – being able to control bowel or bladder functions, whether with or without the use of protective undergarments and surgical appliances
- Moving – being able to move from one room to another on level surfaces
- Transferring – being able to get on and off the toilet, in and out of bed and move from a bed to an upright chair or wheelchair and back again.

For more information on extra care cover, please see your policy conditions.

Income Protection+

It's a sad fact of life; your outgoings wouldn't stop if your income did. But with one of our Income Protection+ policies in place, we can help you cope financially if you can't work because you're sick or injured. Income protection claims can last for months, years, or in some cases decades. Knowing there'll still be money coming in if you can't work will be a huge relief for you and your loved ones – and if you could never work again, the benefit could be invaluable.

What is Income Protection+?

Income Protection+ is a long term policy that pays out a proportion of your income if, during the policy term, you can't work and suffer a loss of earnings due to illness or injury.

Why choose Aviva's Income Protection+?

- Great variety of options to help you and your family have the level of cover that you want and need.
- Waiver of premium – if you're unable to work due to illness or injury and have a valid claim we'll pay your premiums for you whilst you're claiming.
- Access to hospital benefit.
- Trauma benefit included.
- Back to work benefit – if you return to work after incapacity to a different job, fewer hours or your duties are restricted, we'll pay a reduced benefit amount to make up the difference in your loss of income.
- Life change benefit – Without the need for any further medical questions to be answered, this benefit allows you to increase your cover amount (limits apply) if your circumstances change.

  Life change benefit covers the following life events:

  - Marriage or civil partnership
  - Divorce or dissolution of a civil partnership or separation
  - Becoming a parent
  - Increasing a mortgage due to a house move or purchase, or carrying out home improvements
  - Increase in rental payment imposed by landlord or due to house move or taking out a mortgage
  - change of employer or promotion
  - 20% increase in salary.
- Comprehensive claims service with rehabilitation support to help you make a successful return to work.
- You can customise your cover by adding Global Treatment or Fracture Cover for an additional cost.
- Access to a great range of support services via the Aviva DigiCare+ app. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about Aviva DigiCare+.

Things to consider

- If you stop paying your premiums, we'll stop providing cover and premiums will not be refunded.
- This isn't a savings or investment plan and and has no cash-in value at any time.
- We will only pay out if a successful claim is made.

Giving you the choice

You can choose how much you could receive each month as a benefit - within our limits.

You have the choice to select how long you could receive payments. You can either choose to receive payments:

- up to 2 years each time you are incapacitated or
- for a long as you are incapacitated, up until when you have chosen your policy to end.

You can also select when you'd like your payments to start – you can choose a deferred period from as little as 4 weeks up to a maximum of 104 weeks. The deferred period is the amount of time you will need to be incapacitated before your benefit is paid.

Income Protection+

How much cover can you have and how much benefit will we pay?

When you start your policy we'll do a calculation on your earnings before tax. That will define how much we can insure your income for (the maximum amount).

This calculation is 65% of the first £60,000 of your gross earnings, plus 45% of everything thereafter. The overall maximum amount of benefit you can have is £240,000 per annum (£20,000 per month).

If you make a claim, we'll use this same calculation on your earnings before tax in the 12 months before your claim. That will show the maximum amount you can claim. Once we've calculated the maximum benefit amount you may be eligible for our 'benefit guarantee'.

We may also need to take off the net (after tax and deductions) amount of any sick pay from your job, continued earnings from your business or income from other insurance policies paid for illness or injury, from the amount we pay.

Hospital benefit

Being in hospital can mean more outgoings for you and your family. Things like travelling expenses and parking, for example. Your income may have stopped too, so this extra payment could help out while we assess your claim. We'll pay this if you're in hospital as a result of your illness or injury for more than six consecutive nights during your deferred period. We'll pay £100 for each night you're in hospital, provided you have been there for at least 6 nights, up to a maximum of 90 nights during the policy term.

Trauma benefit

Some events – such as going blind or losing limbs – can have a profound impact. An extra payment can go a long way, helping someone adjust to a new way of living. We'll make one payment of six times the amount of benefit shown in your policy schedule or £40,000, whichever is lower, if you suffer one of six traumatic events (listed in the policy conditions).

Annual benefit increases

If you expect your salary to go up every year, or you want your level of benefit to increase annually, then it's worth talking through our increasing cover options with your financial adviser. Your benefit could increase each year in line with any rise in the Retail Prices Index (up to 10%) or by a fixed annual rate of either 3% or 5%. Any increase in cover will mean that your premium will go up too but at a higher percentage rate. We'll review your cover every year. If you have chosen to increase your cover, we'll write to you every year to explain what your new level of cover is and the cost. If you don't want to take the increase in cover then you just need to let us know and we'll offer it again the year after.

Benefit guarantee

We all hope our salaries will go up. But we also know things can be unpredictable. Sometimes you might find your income going in the wrong direction. To help, we've included a benefit guarantee. This way, small variations in earnings should not impact what you'll get if you have to make a claim.

NB. If you're working less than 16 hours a week immediately before your illness or injury then you won't be covered by the benefit guarantee.

What happens if...

I'm on maternity/parental/adoption leave?

If you're ill or injured during the first 12 months of your leave, we'll treat your claim as though you're still working.

I've been made redundant?

For the first 3 months after being made redundant, we'll treat your claim as though you're still in work.

I'm not working?

We'll assess your claim on the occupation you were doing and your earnings in the 12 months before you stopped working. And pay a benefit for up to 12 months over the policy term.

Living Costs Protection

Putting food on the table is one of life's essentials. But if you can't work, even the weekly shop could be a struggle. That's why we have Aviva Living Costs Protection, which provides a fixed monthly amount to help towards covering your essential outgoings like mortgage or rental payments, utilities and food if you're unable to work due to illness or injury.

What is Living Costs Protection?

Living Costs Protection is a more basic version of income protection and could be used as an alternative to Income Protection+. It's a simple long-term policy that pays out if, during the policy term, you can't work due to illness or injury. The cover will pay out for up to 12 months for each successful claim.

Why choose Aviva's Living Costs Protection?

- Variety of options to help you and your family have the level of cover that you want and need.
- **Waiver of Premium** included as standard.
- **Life change benefit** is a feature that may allow you to increase your cover amount if your mortgage or rental payments go up, due to moving home or re-mortgaging or your landlord increasing your rent, without the need for any further health and lifestyle questions to be answered. Please note this increase will be under a new policy and for an additional premium and there are limits on the increase amount.
- **Back to work benefit** Our back to work benefit can help ease the process of returning to work after time off. If your illness or injury means you earn less than you did before, but you're still able to work, we'll pay you one months' benefit when you return to work. This won't be paid if you've already received 12 months benefit payments for that claim.
- Access to a great range of support services via the Aviva DigiCare+ app. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about Aviva DigiCare+.
- Comprehensive claims service with rehabilitation support to help you make a successful return to work.

Things to consider

- If you stop paying your premiums, we'll stop providing cover and premiums will not be refunded.
- The policy has no cash-in value at any time.
- We will only pay out if a successful claim is made.

Giving you the choice

You can choose how much you could receive each month as a benefit - between £500 and £1,500 per month. We won't ask what your earnings are but you need to be working at least 16 hours a week to apply for this policy.

You can also select when you'd like your payments to start - you can choose a deferred period from as little as 4 weeks up to a maximum of 26 weeks. The deferred period is the amount of time you will need to be incapacitated before your benefit is paid.

What happens if...

I'm on maternity/parental/adoption leave?

If you're ill or injured during the first 12 months of your leave, we'll treat your claim as though you're still working.

I'm not working?

You won't be able to make a claim on your Living Costs Protection policy if you are unemployed or working less than 16 hours a week immediately before your illness or accident.

Fracture Cover

Available for an additional cost of £4 per month.

Available with Life Insurance+, Critical Illness+, Income Protection+ and Living Costs Protection.

Broken bones can mean weeks off work. But with our Fracture Cover, you'll receive financial support of up to £6,000 to help tide you over while you recover.

Why choose Fracture Cover?

- Get financial support if you break a bone
- Receive up to £6,000 per claim
- Cover for 18 different fractures
- Doesn't affect your other policies
- Choose the highest payout if you have multiple fractures at the same time
- Up to one claim every year (the first fracture of the year will be covered)
- We won't cover a fracture that happens when taking part in any of the following; mountain biking or BMX; boxing, cage fighting or martial arts; rugby or Gaelic football; horse riding; any form of motor cycle sport or event including practice, competing or track days, or motor cycling off-road, trail riding or green-lane riding.

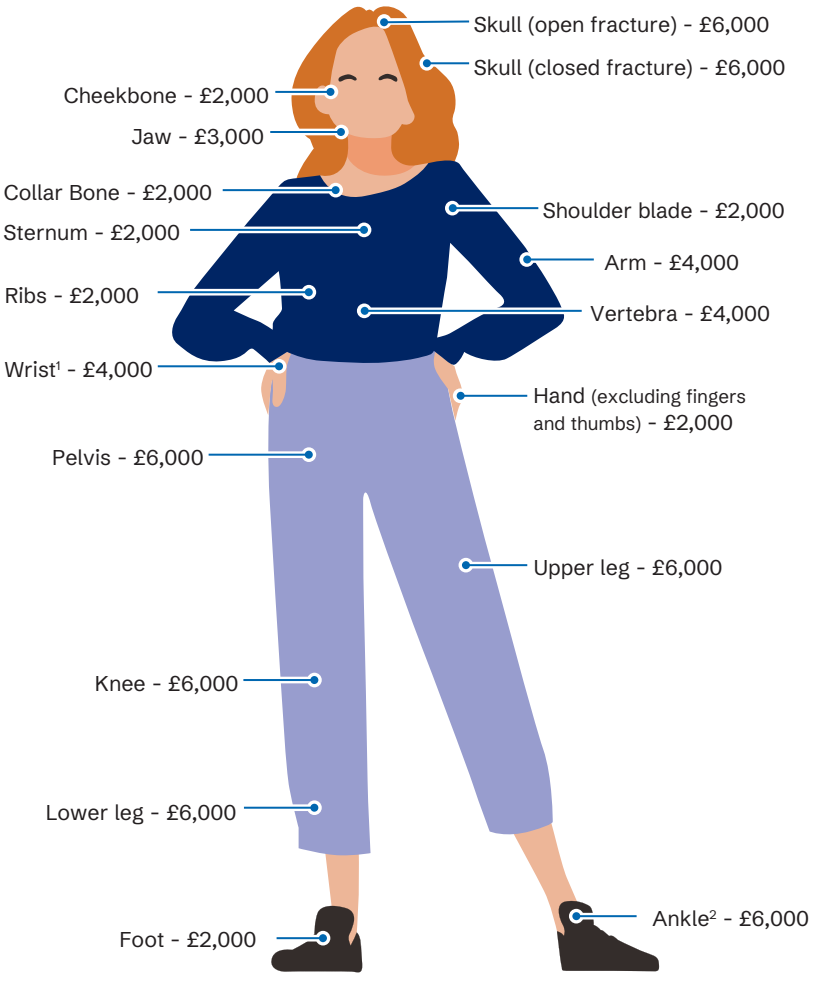
What's covered?

Here are the 18 different bone fractures that we cover, and how much you'd receive for each injury.

Any fractures classed as fatigue, stress, hairline, avulsion/chips, or microfractures are not covered by this policy, neither are any fractures that happen within the first seven days of taking out a policy.

[1]We define a fracture of the wrist as a fracture of the carpal bones, the distal radius or the distal ulna.

[2]We define a fracture of the ankle as a fracture of the medial, posterior or lateral malleolus.



For more information on Fracture Cover please see your policy conditions.

Global Treatment

Available for an additional cost of just £3 per month.

Available with Life Insurance+, Critical Illness+, Income Protection+ and Living Costs Protection.

Nobody likes to think about it. But if you or one of your children were to become seriously ill, you'd want the option to be treated at the best hospitals in the world, by the leading medical experts for your condition. That's what Global Treatment offers you and your family.

Why choose Global Treatment?

Global Treatment opens up options beyond what is available through the NHS or your private healthcare in the UK.

- Gives you access to the world's most advanced treatment and expertise for serious illnesses and complex conditions.
- You'll receive 1:1 support throughout your treatment journey, from start to finish.

Giving people the power of choice at their most powerless

If you are diagnosed with a serious illness or complex condition, it is our aim to give you more choice and a better chance at a positive outcome, quickly.

With options that can work alongside what's available at home, Global Treatment broadens your options and gives you access to the best available treatment abroad for your condition.

And you don't have to worry about getting there, Further will arrange all the logistics, including travel, accommodation and medical appointments. Your cover includes treatment, travel and accommodation costs up to £1 million per year, and policy maximum of £2 million.

Who's covered?

- Policyholder and their eligible children (up to age 18, or 21 if in full time education) will be covered for overseas treatment.
- Hospital admission, travel and accommodation is covered for the patient plus a companion.
- For children, Global Treatment will pay expenses for both parents, or a parent plus a companion.

Which treatments are covered?

- Cancer treatment
- Coronary artery bypass surgery
- Heart valve replacement or repair
- Neurosurgery
- Live-donor organ transplants
- Bone marrow transplants

How does it work?

The process takes away the worry of organisation and admin throughout the entire consultation and treatment process. So you can focus on getting better.

1. **After diagnosis, our trusted partner, Further, assigns a dedicated case manager who will guide and support you throughout your journey.**
2. **You will need to submit all the relevant medical documentation for the evaluation of your claim. Once your claim is approved, Further team will identify the most appropriate world-class hospitals for your condition.**
3. **You will be able to review the options with your dedicated case manager and choose the one you prefer.**
4. **Further will proceed with all the necessary arrangements and organise direct payment for hospital admission as well as for travel and 3-4 star accommodation for you and a companion.**
5. **Upon return to the UK, the plan will cover ongoing medication costs up to £50,000 if they aren't covered by the NHS.**
6. **If subsequent trips abroad are required for follow-up treatment, these are also covered by the plan (up to policy limits).**

Please note that this benefit renews every three years, which means the premium may change at each renewal point.

For more information on Global Treatment, please see your policy conditions.

Need this in a different format?

Please get in touch if you'd prefer this brochure (**PT07280**) in large print, braille, as an audio, or in a different colour.

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