

Customer Stories

Discover how Aviva personal
protection has helped people
just like you



Read our real customer stories

It can be hard to see why you should consider buying a protection product. It may help you to read about some of our customers and how being protected has helped them.

Below we've included a brief description of the products our customers talk about. But you should speak to your financial adviser for more information.

What is critical illness?

Critical illness pays out if you are diagnosed with, or undergo surgery for, a critical illness that meets our policy definition during the policy term and then survive for at least 10 days.

We only cover the critical illnesses we define in our policy conditions and no others. Critical illness can be taken combined with life cover or on a standalone basis. On a standalone basis, it doesn't pay out if you die.

You can use critical illness to cover one person or two. We'll only pay the full cover amount once.

Please be aware that if you stop paying premiums or cancel the policy, you'll no longer be covered, and you won't get any money back. Also, we'll only make a payment if a successful claim is made, there is no cash in value at any time.

What is children's critical illness benefit?

Children's benefit is part of our critical illness cover. All your children including any future children (natural, step, legally adopted, or under legal guardianship) are

covered from age 30 days until their 18th birthday, or 21st birthday if in full time education. Hospital benefit is also available under some of our policies.

What is income protection?

Income protection is a long term policy that pays out if, during the policy term, you can't work and suffer a loss of earnings due to illness or injury. It pays a proportion of your income to help support you financially whilst you are unable to work for a fixed period of time.

A range of extra benefits and support services are included as standard, as well as a choice of annual increase options.

Please be aware that if you stop paying premiums or cancel the policy, you'll no longer be covered and you won't get any money back.

There is no cash in value at any time. Also, we'll only make a payment if a successful claim is made.

What is Global Treatment?

Global Treatment will provide you and your children (up to 18 years of age or 21 if in full time education) with access to medical experts around the world and overseas treatment.

For a few pounds a month, this add on benefit option offers the choice to source treatment overseas for certain serious illnesses or medical procedures.

At a difficult time, Global Treatment could open the doors to a wider world of treatment options and cover the cost of overseas treatment.

Global Treatment provides cover for up to £1 million per year to a maximum of £2 million during the policy term.

Global Treatment is provided in conjunction with Further.

For the full details of all our products and to find out what is and isn't included, please speak to your financial adviser.

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Linda's story



When Linda was buying her house, her mortgage adviser recommended taking out critical illness cover.

When within a few years, completely out of the blue, Linda was diagnosed with bowel cancer, she was very thankful that she'd acted on this advice.

"In August 2018 I was diagnosed with bowel cancer, which was a bit of a blow to say the least, because I hadn't had any symptoms at all, was feeling perfectly fit and healthy, was running, doing my house up, doing my garden. Before travelling to the USA for a wedding, I went to the hospital to check on a pain I had on my side, which ended up being bowel cancer. It was really an afterthought, because I was trying to process all this information that the doctors were giving me, and I thought, crikey this morning I didn't have cancer, and ten hours later I have."

After receiving the bad news from her doctors, Linda went through her paperwork and found her critical illness cover with Aviva. She decided to call and find out more about making a claim.

Making a claim

"The lady I spoke to was really lovely and very sympathetic. She assured me that Aviva would deal with the doctors and the hospital on my behalf and all I had to do was focus on my health. In November, I received a call saying that my claim had been accepted and I cried... I cried because it was such a huge relief, because you don't know what the future's going to hold.

At the end of the day, you don't know whether the cancer's going to come back or not. If you've got that relief in knowing that your mortgage is paid for, and you're not going to get turfed out of your house – it's a wonderful feeling!"

"It really felt like you were a real person, and not just a number, or a statistic. It felt like they actually had an interest in you as a human being, which is something else that's really, really nice when you're going through this process... so to be treated as a human being, and for somebody to pick up on how frightened you are, or how worried you are about things, is lovely. It really is."

**You always think that
nothing will happen
to you, but you never
know.**

Judie's story



Photograph for illustrative purposes only

In 2019, Judie, 56 years old from Sheffield, claimed on her critical illness policy for breast cancer.

When she received a letter saying that the insurance policy related to her mortgage was about to expire, Judie called Aviva to talk about extending it. She was in for a surprise...

It was only when Judie received a letter reminding her that her insurance policy was due to reach the end of its 18-year term, that she gave it any thought. Her mortgage still had a few more years to run, so Judie called to enquire about the possibility of extending cover to match.

A revealing conversation

During the call, a member of our customer service team explained which conditions were covered by Judie's current critical illness policy. On the list was cancer – something Judie had experienced herself.

"It suddenly struck me," Judie recalls, "I've got a critical illness. I said, 'Do you think that it would be covered?' I still didn't really think I'd be able to claim for it."

Judie was diagnosed with breast cancer the year before, but she had forgotten about her critical illness policy, taken out 17 years previously. She was passed over to one of our claim handlers, who could answer her questions.

"It was so quick that I was shocked"

"I rang up in the morning and spoke to the claim handler" Judie continues, "She obviously did whatever you have to do at your end, and then came back to me and said it's been accepted. The next day the money was in my bank account."

Judie had been supported by a "brilliant" cancer nurse specialist from the moment of her cancer diagnosis. Cancer support nurses provide information, advice and support for cancer patients. Our claims team was able to speak directly to the cancer nurse and get all the information we needed over the phone.

Judie received her money in less than 24 hours. The retrospective payout was a very welcome surprise after a difficult year. Now, Judie plans to put the money towards her outstanding mortgage balance, and perhaps treat her family to a well-deserved holiday.

Judie reminisces, "The day before, we hadn't even realised it was a claim. And then the next day I had the money! I was just completely floored."

*Picture and name of the customer have been changed to protect customer's privacy.

If I hadn't had that letter then the policy would have probably finished and I wouldn't have thought anything of it.

Lydia's story



In 2020, four-year-old Lydia was diagnosed with cancer. She had surgery to remove one of her ovaries and then went through months of chemotherapy.

Nobody knows what's around the corner

"When we took out critical illness cover, it was to provide some financial security in case the worst happened to Dawn or myself. Our financial adviser, Gary was the one to recommend the cover. He sent over the details and we agreed it was the right thing to do and one more thing for peace of mind. We never even considered that our little girl would be the one to fall ill.

Taking our four-year-old to hospital for chemotherapy during lockdown really hit home. Thankfully Lydia has now finished her treatment and recently rang the bell to confirm she is cancer free. As a family we are on cloud 9 right now and are just in the process of having follow-up scans to make sure this horrible disease never returns.

I wish we were one of those families that never had to claim on their policy. The truth of the matter is no one knows what's round the corner. For us, 2020 has reinforced the importance of protecting your family."

Paul, Lydia's father

The truth of the matter is no one knows what's round the corner and 2020 reinforced the importance of protecting your family.

Protection for all the family



"Being an adviser has its ups and downs, but one of the most rewarding parts of my job is being able to help a client make a claim on their insurance that can be truly life-changing. I've been Paul and Dawn's financial adviser for years so I offered all the support I could to help

them through a horrible time. It was a relief to know that the cover I'd recommended was going to help. The children's benefit pay out will help Paul and his family move into a new house, and most importantly it will mean a little girl can finally have her dream bedroom.

Paul's family fought hard to get through Lydia's cancer treatment during the pandemic. Their cover meant that some of the financial burden was lifted. You might not think you'll ever need critical illness cover, but it could make a huge difference if you do. Maybe go and check out what protection cover you have."

Gary, financial adviser

Jennie's story



Jennie was delighted to become a mum, but her joy was shattered when her daughter was diagnosed with acute myeloid leukaemia (AML), a rare form of blood cancer, at just eight weeks old.

In June 2017, Jennie took her baby girl for a routine check-up – and the GP spotted something wasn't right. Concerned, he fast-tracked her for blood tests at the local hospital that same day.

"I literally didn't think there was anything wrong with her," Jennie recalls, "But then they got the results of the blood tests and they told me that night that she had leukaemia. It was a total shock. We had to rush to Sheffield Children's Hospital, and we didn't leave for six weeks. It's just heartbreaking to see your baby going through all that."

A helping hand

Jennie had taken out her Aviva critical illness policy in 2014, so she wasn't sure if children critical illness was covered.

"While I was in the hospital, one of my colleagues rang Aviva to double check what I would be covered for. It was really great to hear that children's coverage was automatically included, because I'd taken the policy out well before I had a child," Jennie says.

The claims process was fast, and within weeks, Jennie received her payout – a welcome support to help raise her daughter after such a difficult start in life.

Life-changing advice

Today, Jennie's daughter is a happy and healthy toddler. She might not remember her battle with cancer, but Jennie can never forget it. As a mortgage adviser, recommending protection to her clients is always at the front of her mind.

"In the past, if a client said they didn't want protection, I'd just accept it. Now I won't. I'll explain why it's so important, and maybe tell them my story. If you have children or might have children in the future, you want to know they're covered. No one knows what's around the corner," says Jennie.

It was really great to hear that children's coverage was automatically included, because I'd taken the policy out well before I had a child.

Jordan's story



As an adviser, Jordan has helped many families get the right protection in place. So when his own friend Dale needed support in heartbreaking circumstances, he was there to help.

Dale and his partner Beth already had two daughters when they welcomed a son in January 2019. But after spending the first few weeks of his life in and out of hospital, Sonny was diagnosed with loss of independence, a very rare and life-limiting condition.

It was devastating news. Sonny's condition would deteriorate over time, causing him to lose sight, hearing and motor control. Juggling Sonny's needs with the needs of their other children, Beth had to give up her job at a nursery and became a full-time carer. And Dale often had to miss work for hospital appointments, meaning he lost pay.

"Considering the difficult timing the family was going through, as their adviser I handled the claim on their behalf," Jordan recalls, "The claim handler was very helpful. The process was very quick and after 1 month I received the best news from Aviva – it would pay out on both policies."

"A life-changing amount of money"

"When I told Dale and Beth that Aviva would pay out on both their critical illness policies, they were shocked. It was a life-changing amount of money for them. It helped them make so many memories – memories they never thought they'd be able to make. They got married, and Sonny was the best man. And in January they had a party for his first birthday," Jordan says.

Sadly, Sonny's health took a turn for the worse after his birthday, and he passed away. Again, Jordan worked with the claims team for the funeral benefit, helping the family celebrate their little boy's life in the way they wanted.

After taking the time off work they both need, Dale and Beth are now looking forward to taking their girls on holiday – something they didn't think they would be able to afford so soon – and making new memories together as a family.

An important reminder

"I lost my mother when I was eleven. She didn't have life insurance, so my father really struggled to support our family. That's why I'm really passionate about protection now – it would have made such a difference to us. And it's amazing that it made such a difference to Dale and Beth. Everyone should have protection – you just don't know what the future holds," Jordan says.

It was a life-changing amount of money for them. It helped them make so many memories – memories they never thought they'd be able to make.

Luke's story



Photograph for illustrative purposes only

“Being a self-employed carpenter the work wasn’t always guaranteed, and sick pay wasn’t a thing. In a meeting with my mortgage adviser she encouraged me to get income protection. That was in 2017. About two years later I started to feel unwell in the summer, but I didn’t realise how bad it was ‘til November when I ended up in hospital. I lost the use of my right hand and quite a lot of mobility in my left hand for a short while and I was diagnosed with Vasculitis. As I’m right handed this diagnosis meant that I wasn’t able to go back to my trade.

I spent a lot of December and the new year in hospital, so it wasn’t until I started to get treatment in the new year that I called Aviva to make the claim.

I spoke to Hannah and told her my situation. She then did some investigating into my condition, looked into my doctors’ records and confirmed my claim would be successful.

This was a big help really as she confirmed Aviva would pay the full benefit. I was in quite a bad way, so knowing that my finances were stable was a massive relief.

It was brilliant as, without my monthly payment from Aviva I would have been forced to go back to work but with the treatment I was having that wouldn’t have been possible.

Hannah was my Aviva contact throughout my case and she kept saying “If there’s anything at all you need, just ask and we will see what we can get sorted for you.”

So when a new job in security came up, I couldn’t afford the training courses with everything else that was happening. That’s when I called Hannah and asked if it was possible for

Hannah put me in touch with Nicola, a rehabilitation case manager, who confirmed that Aviva would be able to pay for my main security course. The training helped me secure my new role.

Aviva to fund the course. I thought, ‘if you don’t ask, you don’t get’.

Prior to all this happening I was sceptical about the benefit of income protection. I wondered if I was paying money for cover I’d never need because I thought, ‘what could go wrong?’ But now after everything that’s happened I’m just relieved I had the cover in place when I needed it.”

Hannah, claims handler:

“Where we can, we try to use the same claims handler throughout the individual protection customer journey. It makes conversations flow so much easier and you can build that rapport.

Luke was lovely to talk to. When having these initial conversations, we assess the bigger picture to see if there are any areas they need support with, be that at work or home.

It was Luke who approached me to ask if Aviva could pay for his security course. This was something we can consider and he was so motivated to get back into work I wanted to try and help. If we can, we will try to look for other ways to help as well as paying the claim.

I approached Nicola, our rehabilitation case manager, with the idea and we decided to try it. Luke called us in January and he was back working in October.

The fact we were able to do this and get him back in work was a huge achievement and a boost for the team.

This is all in the day-to-day of my role, but it’s really lovely to hear how much it’s actually helped a customer.”

Jenna's story



“I’m a 28 year-old occupational therapist and mother to a toddler. In early 2019 I was doing a regular breast check and found a lump. My doctor sent me to a breast clinic for an ultrasound where I was diagnosed with stage 1 breast cancer. I was scheduled in for a mastectomy followed by chemotherapy, but during my surgery the doctors discovered that my cancer had spread to my lymph nodes.

I was referred for a full body scan, that showed a lesion on my spine which concerned my doctors and as a result my treatment was paused and I was sent for further scans.

Doctors from a specialist neuro team looked at my case but confirmed there wasn’t anything required from them. My case was then referred to another specialist cancer hospital in the UK for a second opinion. My doctors couldn’t decide whether to investigate the lesion further or just to progress with the chemo. That’s when I turned to Aviva.

Global Treatment

I had a life with critical illness insurance policy with additional Global Treatment cover from Aviva. I was able to claim on my critical illness benefit for my cancer and received a large lump sum. With my Global Treatment cover I had access to overseas experts to assist on my case and advise on my diagnosis and treatment. Plus, if I took any recommended treatment overseas it would cover the related costs.

I called the Best Doctors* team to get my case reviewed and my medical notes were shared with a selected oncologist in Houston in America. Their recommendation was for me to progress with the chemotherapy as planned but follow that up with stereotactic radiation therapy. This treatment targets the affected area with radiation, minimising the impact on surrounding healthy tissue. I decided to commence my chemo in the UK with my treating doctors.

International medical care

I ended up having six cycles of chemo which finished in September 2019 and my scan showed the cancer had responded well. I decided to go ahead with recommended radiation therapy on my spine to eliminate cancerous cells and minimise the possibility of a relapse. I was advised that the NHS does not fund this treatment for my type of cancer, so I turned to Further* to explore my options under Global Treatment.

I was informed of where the treatment was available and I chose to travel to Madrid for my treatment. Further* made all the arrangements, with flights, hospital admissions and accommodation booked for me and my husband. We flew to Madrid that September to meet with the doctors and have an initial consultation.

We spent six weeks in Madrid. I had radiotherapy to the breast area and stereotactic radiotherapy to the spine, all covered by Further*.

The therapy worked really well, but I’ll need regular scans and will continue to have consultations with my international doctors.

So far, the costs involved in my treatment have totalled £58,204. Having Global Treatment cover means I’ve not had to worry about paying for any of these. Better still, it means future medical expenses plus the cost of travel, accommodation and even an interpreter will also be covered within the limits of my plan.

That’s one less thing to worry about and means I can focus on my recovery.”


*At the time of claim, Best Doctors provided an initial second opinion service. The Global Treatment option was provided by Aviva in conjunction with Best Doctors and Further.

Now Global Treatment is provided by Aviva in conjunction with Further, who will process the claim and provide all services related to overseas treatment.

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How to contact us

 0800 068 6800

 protectionsupport@aviva.com

 aviva.co.uk

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