

Forward-thinking, comfort-giving,
worry-easing, hand-holding,
spirit-lifting, life-changing

Protection

2025 Individual Protection
Claims & Wellbeing Insights

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Our report provides insight into our 2024 claims data, along with some of our customer stories from the last few years. You'll find brief summaries about our individual protection products and their additional benefits [on page 36 of this report](#). Your financial adviser will be able to help you with any other questions.



Introduction

Beyond insurance, behind the numbers

“ 2024 was a busy year, not just for our Claims team, but across our wider protection teams, as we welcomed AIG Life, which we’ve now rebranded as Aviva Protection UK Limited, to Aviva. Bringing AIG Life on board will lead to benefits for customers as our combined expertise helps to enhance services and develop protection products. Now, a few months on, we’ve seen some great integration and alignment, not least in our ability to share with you our combined Claims and Wellbeing Reports, our most detailed reports to date. This year’s report combines even more data and shares the statistics and insights you ask us for.

Last year, we took you beyond insurance, behind the numbers, sharing the insights, case studies, and service our customers experience when they need us most. This year is no different. You’ll see our consistent track record in paying out claims and the facts and figures behind those claims. You’ll find customer case studies that bring to life the value of protection insurance. Case studies that can help you demystify protection. You’ll see transparency in our claims processes and the support we provide. It goes without saying claims are at the heart of what we do.

Having the right support at the right time can make a huge difference to customers. It’s our mission to support them when and where we can, not just at the point of claim. Our help can involve identifying opportunities to offer rehabilitation or signposting to support services.

Customers can also access value-added support apps that can help detect, manage, and prevent physical and mental health problems. In 2024, new specialist services were introduced to broaden the breadth of support provided. It’s great to see so many customers and their families benefiting from these value-added services, demonstrating the many ways we support customers beyond claims.

During 2024, we paid out £1.89bn in total across Aviva individual and group protection and supported 61,975 claims. This year’s comprehensive Claims and Wellbeing Report underscores our unwavering commitment to transparency, customer support, and excellence in claims management. As we move forward in 2025, we’re investing in data science to help improve our processes. We remain steadfast in our mission to deliver valuable protection cover and value-added services, ensuring that customers and their families are well-supported.”

Fran Bruce
Managing Director – Protection

Headline data

The data in this report covers the period from January to December 2024, and includes data from Aviva Protection UK Limited (formerly AIG Life) from 9 April onwards – the date they became part of the Aviva Group.

Our Aviva Individual Protection and Rehabilitation teams provided the data you'll read in this report – except in a few cases where we've detailed any other sources.

In 2024, Aviva helped individual protection customers and their families:

Paying out
£1.33bn

Settling
52,668
claims

Paying on average
£3.6m
every day

“ We always look to process claims as swiftly as possible, providing some financial security to our customers facing ill health or the loss of a loved one.

While doing so, we look for opportunities to support them through some of the challenges they might face. We may help them to access support through our partnerships with charities, or by offering practical help to get customers' lives back on track after illness.”

“ For us, a claim is more than a financial payment.”

Jacqueline Kerwood
Head of Claims Strategy
and Governance

Headline data

2024 at a glance

	Life insurance <small>(including term insurance, terminal illness, whole of life and over 50's)</small>	Critical illness <small>(including children's benefit and total permanent disability)</small>	Income protection	TOTAL <small>(Including 1,277 Fracture Cover, hospital benefit and pregnancy cover claims)</small>
Number of claims paid	41,424	5,637	4,330	52,668
Amount paid out	£862m <small>£862,140,668</small>	£405m <small>£405,802,425</small>	£61.8m <small>£61,884,389</small>	£1.33bn <small>£1,332,562,455</small>

Our consistent track record*

Since the start of 2020...

we've settled
97.9%
of individual
protection
claims received

paying out
259,188
claims...

...and
£5.72bn
to our customers
and their families

*Aggregate claims data for 2020 includes Fracture Cover. Data from 2021 includes Fracture Cover and additional benefits claims (Fracture Cover, hospital, trauma, carer, and therapy benefit claims). Data from 2024 includes AIG claim decisions from 9/4/2024.



Daren Boys
Protection Portfolio
Distribution Director

“ This year's Claims and Wellbeing report again demonstrates the positive impact our protection products and support services have on customers and their families. The financial consequences of unanticipated events can be considerable. Having the right protection products is the cornerstone of any financial plan.

But it's more than a financial payout; it's about being there when customers need us most. From access to health and wellbeing support, specialist partners such as Macmillan Cancer Support or Grief Encounter, to legal services via Red Apple Law, I'm proud of the support provided to customers and their families.

”

Hand-holding Income protection

Our income protection cover helps customers cope financially if they can't work due to illness or injury. In 2024, we paid 4,330 claims, paying out £61.8m to our customers.

Find out more about our current [individual protection products and how they work.](#)

In 2024...



Percentage of all income protection claims paid:

90.1%*



Amount paid out:

£61.8m



Number of claims paid:

4,330



Average duration of claim:

6yrs 9m**

*Includes new and existing claims paid in 2024

**Excludes claims received for 12 month and 2 year limited benefit income protection policies.

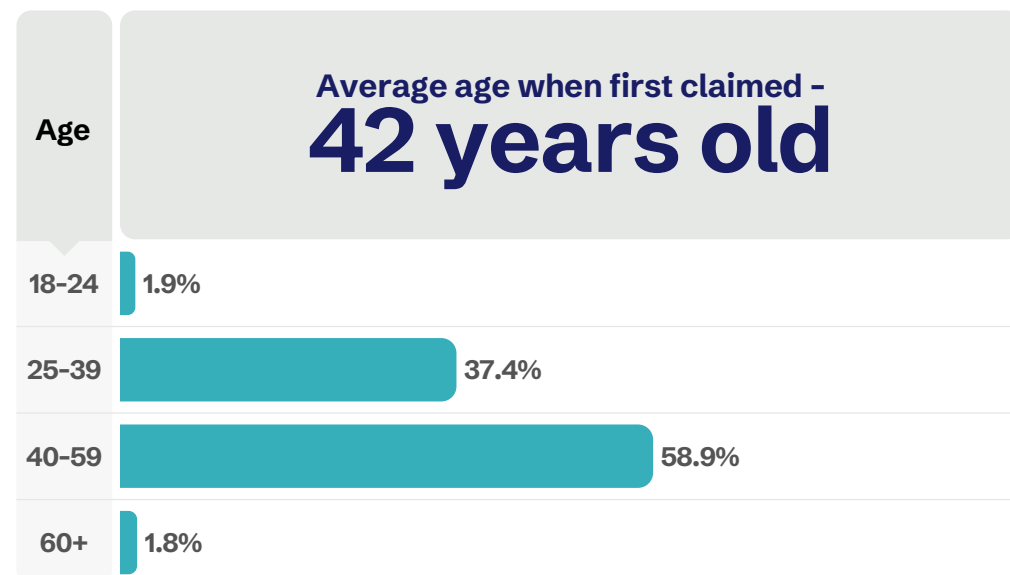


Income protection

One of our longest-running income protection claims paid in 2024 ran for more than 23 years. It started a few years after the customer took out the policy and while they were still in their 30s. The customer claimed for a musculoskeletal injury and to date has received more than £1.5m through their monthly benefit.

Remember that the length of claim and amount paid depends on the type of cover, policy term and monthly benefit amount selected. It also depends on how long the customer's illness or injury stops them from working.

No-one likes to imagine themselves being unable to work due to illness or injury, but the reality is that it affects all ages.



All paid income protection claims are included. Data excludes some claims due to data reporting constraints.

Hospital benefit

In addition to the main monthly income benefit, our Income Protection+ also includes cover towards costs incurred due to hospitalisation.

In 2024...

We paid out	Number of claims paid
£230,174	152

You can find out more about how this benefit works in the [Income Protection+ policy summary](#).

Income protection

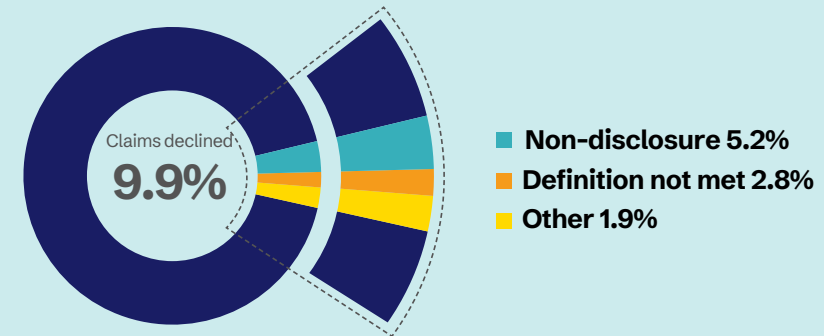
The most common reasons for all customers in claim in 2024*:



*Income protection claims data excludes some claims due to data reporting constraints. Percentages may not add up to 100% due to rounding.

Claims not paid*:

Fewer than 10 in every 100 claims in 2024 were declined. Here are the reasons why:



Find out more about:

- the three main reasons why we sometimes can't accept a claim.
- how we can work together to get the best claims outcome.

Income protection

Based on real-life claims, here are some examples of income protection claims paid in 2024:

Images are for illustrative purposes only.



Occupation:	Solar panel fitter	Carpenter	Doctor	Physiotherapist
Condition:	Broken both heel bones	Knee fracture	Breast cancer	Hodgkin's lymphoma
Monthly benefit*:	£1,750	£1,000	£4,250	£1,500
Claim started:	2024	2024	2024	2023
Policy end date:	2038	2056	2045	2060
Type of cover:	Two year limited payment term	Full income protection	Full income protection	Full income protection

*Monthly benefit amounts rounded down.

The monthly cost of income protection varies and depends on the level of cover selected and the individual's personal circumstances.

Income protection - **Kirsty's story**

When Kirsty was diagnosed with breast cancer, her claims handler, Jody, supported her through her claims journey.

Jody organised the payment of Kirsty's income protection and critical illness claims. These payments helped ease financial worries from the day to day costs to providing peace of mind for the future. Jody also referred Kirsty to Working To Wellbeing rehabilitation services*.

Hand-holding

“From that very first phone call to where Kirsty is now, it's great seeing how far she's come, and that she's now been able to return to work.”

I was delighted to have **supported** her with her financial, physical, and emotional journey. Seeing how she's progressed and the **resilience** she's shown has been **inspiring**, and I'm proud to have played a part in her recovery and return to normal life. ”

Jody
Aviva Claims
Case Manager

*Income Protection+ offers rehabilitation services. We assess each claim and whether to offer rehabilitation on an individual basis.

Early intervention and rehabilitation support services are non-contractual benefits that Aviva can change or withdraw at any time.

“Kirsty and I worked through a range of support from health coaching, **planning** and pacing, helping her to prioritise her own needs to prepare for a phased **return to work**.”

It was important to face head on the health challenges that come with a breast cancer diagnosis, such as post-surgery discomfort and fatigue - things that hold people back in doing the **everyday activities** for work, home and leisure that we all take for granted.

Supporting and working with Kirsty was a pleasure. Her willingness to learn helped her to **return to work** on her terms - what a fantastic achievement. ”

Emma
Clinical Health Coach, Occupational Therapist
BSc (Hons) RCOT HCPC

Forward-thinking

Kirsty was enjoying an active life when she was diagnosed with an advanced breast tumour. Kirsty knew that her “life would never be the same again”. The past two years have been incredibly challenging for her. **Watch Kirsty's story.**



Income protection and cancer

Working in partnership with Macmillan Cancer Support and carefully selected expert health partners

Living with cancer can be a long and often debilitating journey. From diagnosis through to treatment, side effects, to recovery – we understand that everyone's experiences and needs are different. In recognition of this, we're proud to be in partnership with Macmillan, whose expertise helps us meet these differing needs. By signposting our customers to the support Macmillan can provide, and by assisting in their return to work, we work together to make their journey as smooth as we can.

That's why as part of the cancer claims process for income protection, we can offer rehabilitation and back to work support wherever this is right for the individual customer.

Working with health partners and making use of Macmillan's expert advice on returning to work, our claims team put tailored support packages in place to give financial, clinical, and emotional support to help get our customers on track for a return to work. Individual rehabilitation support plans can include specialist physiotherapy, counselling, workplace assessments and adjustment recommendations, as well as phased return options. All designed by our claims team to best meet our customers' individual needs.

In partnership with

**MACMILLAN
CANCER SUPPORT**

85%
of our income protection
customers **successfully**
returned to work after
getting our cancer support*

*Figures based on Aviva's available 2024 rehabilitation data on customers who returned to their normal role and hours or a different role and/or reduced hours.

“We are proud of our long-standing partnership with Macmillan allowing us to support our customers. That includes paying claims more quickly through Clinical Nurse Specialists, and our claims teams have been trained to signpost to Macmillan's breadth of services. We have our Macmillan champions within Aviva who are fantastic at promoting volunteering opportunities throughout the year and arranging fundraising events. We all look forward to a Macmillan coffee morning.”

Fiona Greenwood
Claims Governance Manager

Worry-easing

Critical illness

including total permanent disability and children's benefit

Throughout 2024, we've worked hard to support our customers, paying 5,637 critical illness, children's benefit and total permanent disability claims. Having critical illness cover in place can give customers a safety net to help them focus on their health instead of their finances.

Find out more about our current [individual protection products and how they work](#).



In 2024...



Percentage of all critical illness claims paid:

91.5%



Amount paid out:

£405m



Number of claims paid:

5,637

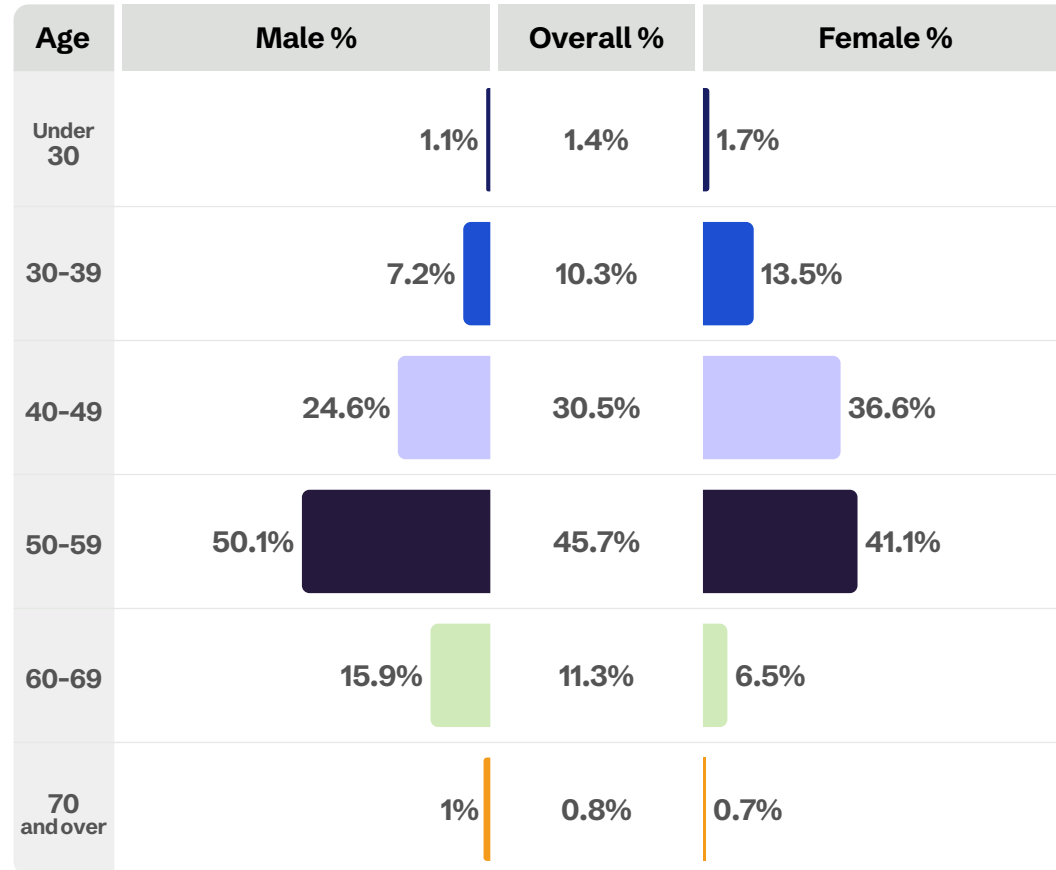


Average payout:

£71,989

Critical illness including total permanent disability

The claims we paid in 2024, shown by age and gender*:



*Charts exclude claims where gender and/or age are not recorded and excludes children's benefit. Percentages might not add up to 100% due to rounding.

Critical illness hospital benefit claims

Hospital benefit is included with upgraded critical illness benefit cover. It pays £100 per night up to a maximum of £3,000 if a customer has to spend more than seven consecutive nights in hospital. This can provide a financial cushion to help towards any additional expenses they might have to pay during their illness.

In 2024...

We paid out**	Number of claims paid
£97,100	89

**Excludes children's benefit

You can find out more about how this benefit works in the [Critical Illness+ policy summary](#).

Critical illness including total permanent disability


Most common reason for claim including children's benefit*:



*Data is for paid claims only and based on reported illness type. Children's benefit data includes funeral benefit claims. Does not include less advanced cancers. Percentages may not add up to 100% due to rounding.



Critical illness cover helped Emma focus on her recovery when she was diagnosed with breast cancer.


Watch Emma's story 

Critical illness including total permanent disability

Most common reason for claim, shown by gender excluding children's benefit*:



Alex, a financial adviser was used to talking to his clients about protection. Little did he know, he would need to turn to his own critical illness policy after being diagnosed with prostate cancer.

Watch Alex's story 

*Chart excludes claims where gender is not recorded. Percentages may not add up to 100% due to rounding.

Critical illness and cancer

Most common cancer claims, shown by gender*:

Male



Female



*Chart excludes less advanced cancer claims, claims where site of cancer and/or gender not recorded. Also excludes children's benefit.

Critical illness claims for less advanced cancers

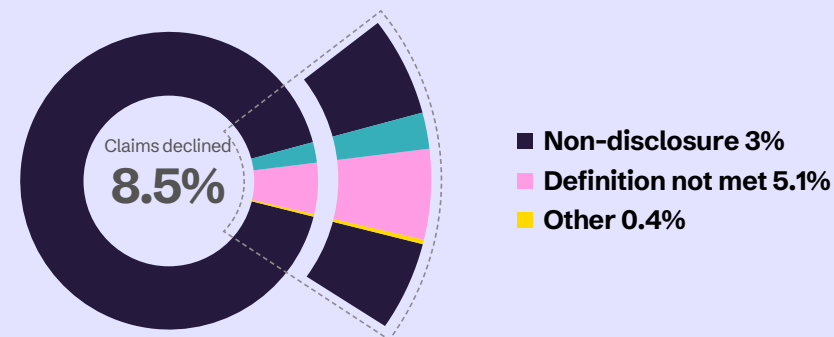
Our critical illness insurance covers a number of less advanced cancers depending on which level of cover our customers select.

In 2024...

We paid out	Number of claims paid
£1,261,983	57

Claims not paid including children's benefit and total permanent disability:

Sadly there are times when we can't accept claims. In 2024, **fewer than nine in every 100** critical illness, children's benefit and total permanent disability claims received were declined. Here are the reasons why:



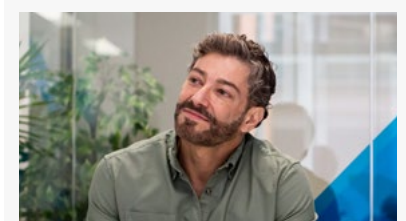
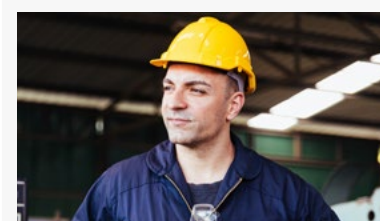
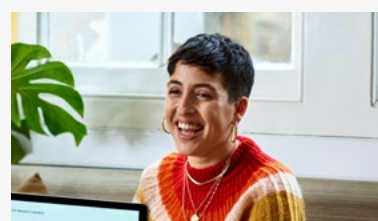
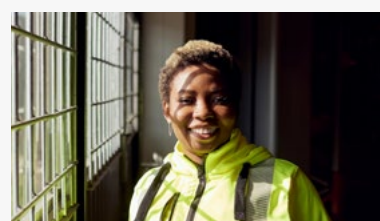
Find out more about:

- the three main reasons why we sometimes can't accept a claim.
- how we can work together to get the best claims outcome.

Critical illness claims

Based on real-life claims, this table shows some examples of claims paid to customers in 2024:

Images are for illustrative purposes only.



Occupation:	Buildingsurveyor	Teacher	Engineer	Director
Amount paid:	£71,500	£74,500	£132,500	£137,500
Condition:	Cancer	Cancer	Stroke	Brain tumour
Age at claim:	23	29	30	33
Monthly premium:	£10.85	£20.07	£60.71	£66.04
Type of cover:	Life with critical illness	Life with critical illness	Life with critical illness	Life with critical illness

Spirit-lifting Children's benefit

We include children's benefit as standard with all of Aviva's current critical illness policies. Children's benefit can't prevent a serious illness, but it could take away some of the financial worries.

In 2024, we paid £7.6 million in children's benefit and paid 361 claims, helping families with a lump sum payment along with the care and support our claims teams provide.

In 2024...



Percentage of all children's benefit claims paid:

90.5%



Amount paid out:

£7.6m



Number of claims paid:

361



Average payout:

£21,321

Children's benefit

In the past five years, we've paid out over £29m in children's benefit to support families.

Year	Total benefit paid
2024	£7,697,145
2023	£5,922,115
2022	£5,246,413
2021	£4,717,303
2020	£5,503,368

Table data excludes children's hospital benefit claims.

Children's hospital benefit claims

Children's benefit includes children's hospital benefit which pays up to £3,000 if a policyholder's child is in hospital, paying £100 a night from the 8th night upwards up to a total of 30 nights while the policy is in place. This can help cover costs or lost income during a stay in hospital. Children's hospital benefit is available on Critical Illness+ and on Life Insurance+ with critical illness.

In 2024...

We paid out	Number of claims paid
£398,497	245

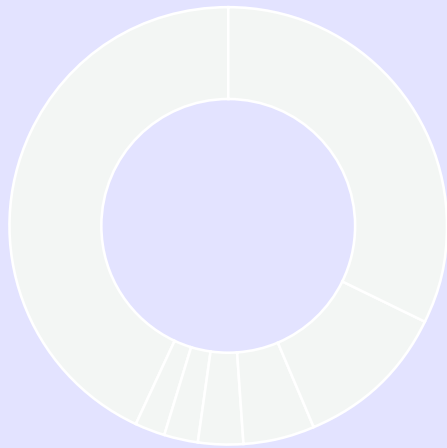


As a financial adviser, Iain was used to helping other clients with claims. He never expected he'd be in that position himself - not just once, but twice. [Watch Iain's story](#) ▶

Children's benefit

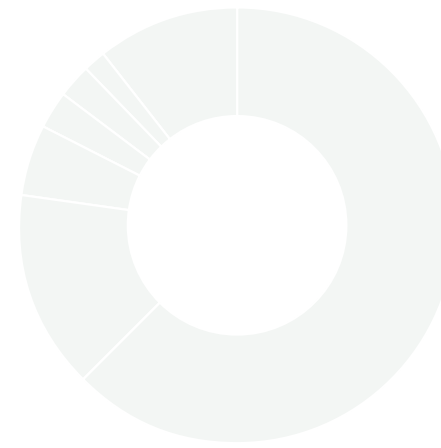
Again in 2024, we saw that cancer is the most common cause of children's benefit claims. Around a third of all the claims we paid were for cancer.

Most common reason for claim excluding children's hospital benefit:



*Children's funeral benefit claims account for 16.07% and have been included in 'All other' category.

Most common cancer claims excluding funeral benefit:**



**Percentages may not add up to 100% due to rounding

Project Teddy – a personal touch



Image for illustrative
purposes only.

Project Teddy is one small way that we make sure our customers are always treated as people, not claims.

Project Teddy allows us to make life a little bit easier for the family when they have a poorly child.

We show care and understanding by fast-tracking children's cancer claims where we can and sending gifts to help brighten their day in a small way.

In 2024, we sent just over a hundred gifts to families going through a claim. These gifts are chosen to suit each individual child and family.

“ The emotional impact a parent and family go through when their child is faced with health challenges beyond their control can be devastating. When a child's claim begins with us, we will do all that we can to resolve the claim as soon as possible, to relieve the parents of unnecessary stress.

Families are at the heart of what we do, we give reassurance and a conversational approach. From gaining the medical evidence we need, to paying the claim. Making the journey as quick and efficient as possible, getting our families the financial relief they need to concentrate on what is most important to them.

Recognising the affects these difficult times have on a child and their siblings, we like to send gifts to allow them to have moments of joy and normality when times are tough. ”

Sarah Wood
Aviva Senior Claims Assessor

Comfort-giving

Life insurance

including terminal illness benefit*

Many of us worry about how our loved ones would cope if we were no longer around. Last year, we helped thousands of customers and their families, paying 41,424 life insurance and terminal illness benefit claims.

Find out more about our current [individual protection products and how they work](#).

In 2024...



Percentage of all life insurance and terminal illness claims paid:

98.8%



Amount paid out:

£862.1m



Number of claims paid:

41,424



Average payout:

£20,812

*Terminal illness benefit pays out the life insurance amount on diagnosis of a terminal illness which meets our definition, and you're not expected to live longer than 12 months.



Life insurance including terminal illness benefit

The most common reasons for claim in 2024, shown by age band*:

Age	1st	2nd	3rd
Under 30	Accidental	Suicide	Cancer
30-39	Cancer	Suicide	Cardiovascular
40-49	Cancer	Cardiovascular	Suicide
50-59	Cancer	Cardiovascular	Respiratory
60-69	Cancer	Cardiovascular	Respiratory
70 and over	Cancer	Cardiovascular	Neurological

*Chart excludes Over 50s plan claims and claims where cause of death was not reported in enough detail.



A helping hand through the most trying times

We have a number of bereavement services to support our eligible protection policyholders who are coping with the loss of a loved one. This help isn't just about money, but also includes practical help and emotional support, such as:

- **Bereavement counselling**
- **Bereavement Support Line**, the charity Grief Encounter's free helpline provides support for anyone impacted by the death of someone close
- **Legal services**, including a free legal helpline, discounted Will writing, Lasting Power of Attorney, funeral support and estate administration
- **Fast-tracked funeral payments**
- **Bereavement guide**

You can find out more about our bereavement services in the [Aviva DigiCare+ guide](#).

Life insurance including terminal illness benefit

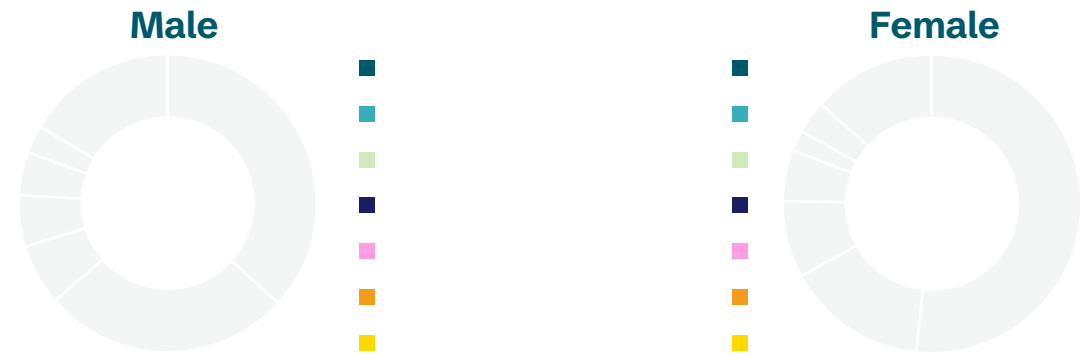
Most common reason for claim*:

The two most common reasons for claims are cancer and cardiovascular conditions.



Most common claims by gender*:

The most common reasons for claim are similar between genders.



*Chart data based on paid claims and excludes 50+ and claims where the cause of death was not reported in enough detail. Percentages may not add up to 100% due to rounding.

Life insurance including terminal illness benefit

Most common cancer claims, shown by gender*:

Cancer was the number one reason for claims in 2024. The charts below show the breakdown by type of cancer.

Male

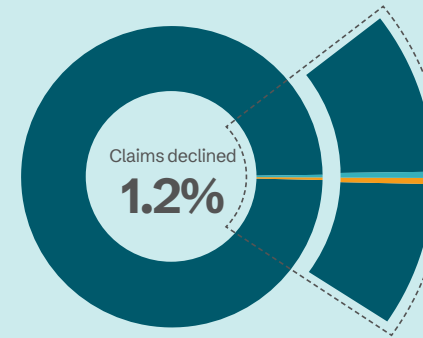


Female



Claims not paid:

In 2024, **fewer than two in every 100** claims for life insurance and terminal illness were declined. Here are the reasons why:



- **Non-disclosure 0.8%**
- **Definition not met 0.3%**
- **Other 0%**

'Other' has been rounded down to 0%. Actual figure is 0.03%. Due to rounding percentages do not add up to 1.2%.

Find out more about:

- the three main reasons why we sometimes can't accept a claim.
- how we can work together to get the best claims outcome.

*Chart data based on paid claims and excludes 50+ and claims where the cause of death was not reported in enough detail. Percentages may not add up to 100% due to rounding.

Additional optional benefit: Global Treatment

If you or one of your children were to become seriously ill, you'd want the treatment with the best possible outcome – wherever in the world it may need to take place. Global Treatment aims to provide this kind of reassurance with access to treatment for six named conditions or treatments including cancer. Find out more about [Global Treatment, what it covers and limits](#).

Having access to medical experts and the latest treatment available globally could make a difference to the outcome. For an additional £3 per month, Global Treatment helps customers to find recommended treatments without having to worry about arranging and paying for treatment, travel and accommodation. Global Treatment renews every three years and premiums may change at each renewal.

Global Treatment is available with eligible protection products and is provided in conjunction with Further. A claim can include the recovery period, as well as the time taken up by treatment, limited to three years if a claim ends the policy.

Global Treatment claims, shown by cover type*

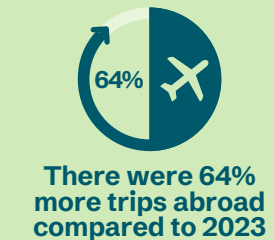


Global Treatment - treatment locations*



*All figures based on data provided by Further and covers the period from January 2017 to December 2024.

In 2024...



The data above is provided by Further and covers the period from January to December 2024.

Jenna, was diagnosed with breast cancer but during her surgery, doctors discovered that the cancer had spread to her lymph nodes. When she discovered she wasn't eligible for the treatment she needed, she turned to Aviva.

[Discover Jenna's story](#)

Additional optional benefit: Global Treatment

Based on real-life claims, here are some examples of Global Treatment claims paid in 2024:

Images are for illustrative purposes only.



Age:	61 year old	48 year old	46 year old	8 year old
Condition:	Cancer	Cancer	Cancer	Cancer
Number of trips abroad:	18 trips to Germany	12 trips to Spain	3 trips to Spain	One trip to the United States of America
Treatment, travel and accommodation cost covered:	Over £168,000	Over £102,000	Over £20,000	£1,000,000*
Time spent abroad:	Over 92 days	More than 58 days	More than 8 days	More than 216 days*

*Treatment started in 2023.

The data on this page is provided by Further and covers the period from January to December 2024, unless indicated elsewhere.

Additional optional benefit: Fracture Cover

Breaking a bone can result in weeks off work. For an additional amount per month, Fracture Cover could provide a lump sum of up to £6,000 to help customers tide over while they recover. Fracture Cover is available with eligible protection products.

Find out more about [**Fracture Cover**](#).



In 2024...



Percentage of all Fracture
Cover claims paid:

90.5%



Amount
paid out:

£1.9m



Number of
claims paid:

788



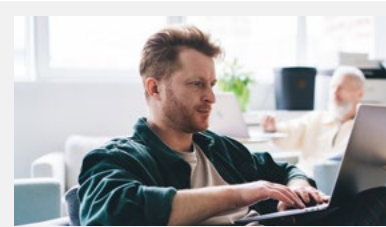
Average
payout:

£2,530

Additional optional benefit: Fracture Cover

Based on real-life claims, here are some examples of Fracture Cover claims paid in 2024:

Images are for illustrative purposes only.



Occupation:	Graphic designer	Car valeter	Office manager	Bar manager
Fracture:	Lower leg fractures	Broken ankle	Broken wrist	Ankle fracture
Fracture Cover payout:	£4,000	£2,500	£2,000	£2,500
Benefit paid:	No income protection claim needed, able to return to work before the end of a 13-week deferred period.	No income protection claim needed, able to return to work before the end of a four-week deferred period.	No income protection claim needed, able to return to work before the end of a 13-week deferred period.	£700 income protection benefit for one month, following a four-week deferred period.

Wellbeing services

Aviva DigiCare+

Protecting customers from day one

The benefits of protection begin the moment a customer buys one of our policies, and we want to help our customers from day one of their cover.

That's why we have the Aviva DigiCare+ app. Available with eligible personal protection policies, it offers a range of health and wellbeing services and tools to help prevent, detect and manage common health and wellbeing problems. Customers can access all of this directly from a phone or other device.

Since launching in September 2020, more than 224,407 individual protection customers and eligible family members have registered for the Aviva DigiCare+ app. **In 2024, registered users benefited from the app's tools and services including:**

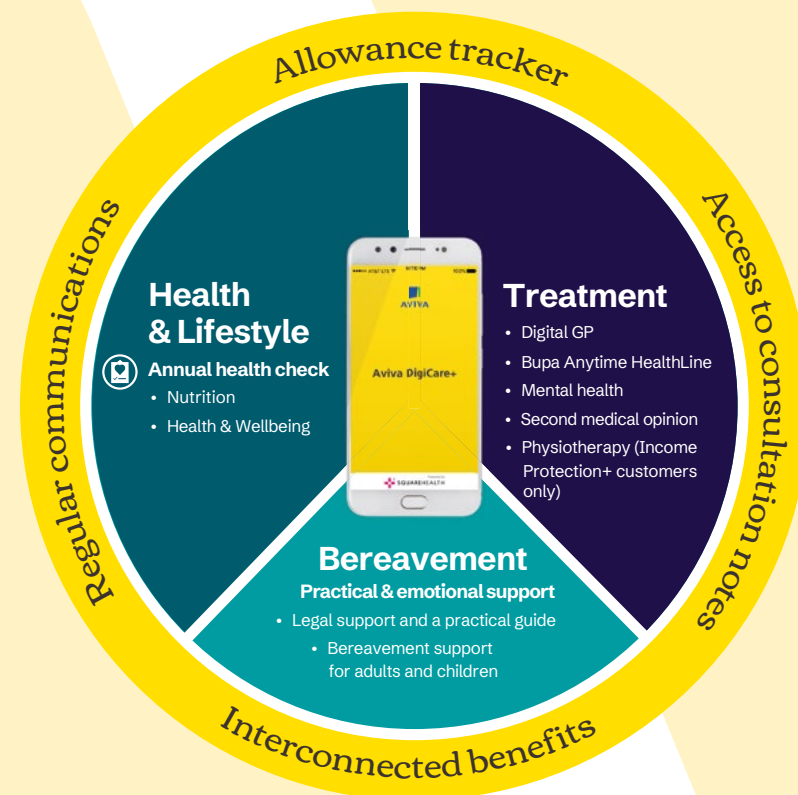
29,446
annual health checks

5,389
mental health consultations

3,223
nutrition consultations

Our [Aviva DigiCare+ guide](#) shows how the app works, the tools and services available and how to register.

The data on this page is provided by Square Health and covers the period from January to December 2024.

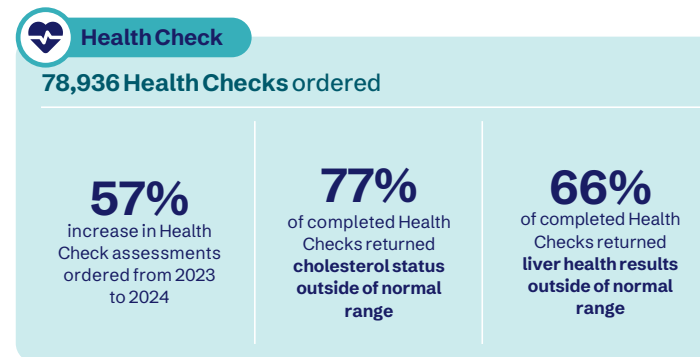
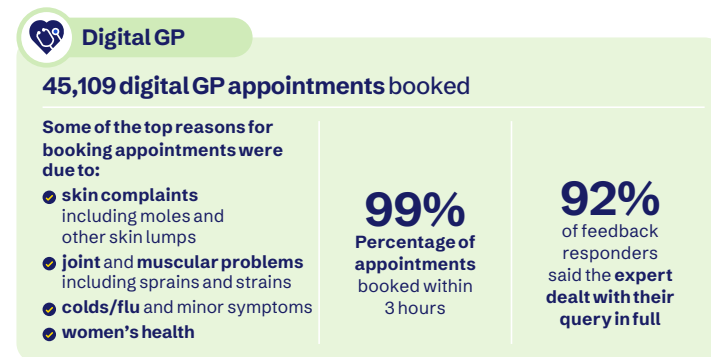


Wellbeing services

Aviva DigiCare+ and Aviva DigiCare+ Workplace Apps

The Aviva DigiCare+ app, available with eligible individual protection products, and the Aviva DigiCare+ Workplace app, available with group protection products, are designed to help detect, manage and prevent physical and mental health conditions. The apps are provided by Square Health.

Across both apps combined, in 2024...



Over
half a million registrations
since launch. With 183,594 registrations in 2024

139% increase in appointments from 2023 to 2024
(mental health, GP and nutrition)

92% of users would recommend the service

37% increase in young adult registrations from 2023 to 2024
(16-21 year olds in full time education)

The Aviva DigiCare+ and Aviva DigiCare+ Workplace apps and services are non-contractual benefits Aviva can change or withdraw at any time. Terms and residency restrictions may apply. Figures are based on data provided by Square Health from January - December 2024, except registrations since launch, which is based on data from September 2020 - December 2024.

Wellbeing services

Life-changing

Income protection early intervention and rehabilitation support

Our income protection support goes beyond making payments. Customers can rely on our claims team to identify where additional support could make a real difference. This support can include rehabilitation services to help speed up recovery and give them the confidence to return to work successfully when the time is right.

Early intervention and rehabilitation support are non-contractual benefits that Aviva can change or withdraw at any time.

In 2024...

693

rehabilitation
cases supported


88%

of income protection customers
receiving early intervention support
returned to or remained at work

All rehabilitation support figures are based on Aviva's available 2024 rehabilitation data, rehabilitation intervention commencement date and case being active at some stage in the calendar year.

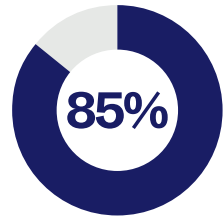


With chronic back pain, **Mick** thought his only option was to leave work and take his pension early. His financial adviser then reminded him of his Aviva income protection policy. The financial, rehabilitation and mental health support were crucial in helping Mick's wellbeing and getting back to work

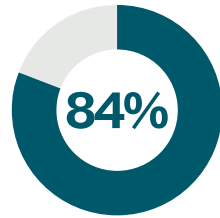
Watch Mick's story 

Wellbeing services

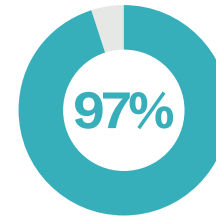
The percentage of all customers who went back to work after receiving rehabilitation support*:



of all customers
receiving **our**
support for cancer



of all customers
receiving our **support**
for a mental health
condition



of all customers
receiving our **support**
for musculoskeletal
disorders

*These figures are based on customers who returned to their normal role and hours or a different role and/or reduced hours.

**Reasons for
rehabilitation support:**



All rehabilitation support figures are based on Aviva's available 2024 rehabilitation data, rehabilitation intervention commencement date and case being active at some stage in the calendar year.



Wellbeing services

Aviva Protection UK Limited (formerly AIG Life)

Income protection early intervention and rehabilitation support

At Aviva Protection UK Limited we provide access to a variety of experts and services to help customers with their rehabilitation journey.

From the moment a customer is unable to work, we're there to support them. This support can include physiotherapy, counselling or even retraining. Our customers are able to access the right services to help them with their recovery.

For our Group Income Protection employees when the time is right, our vocational rehabilitation specialists are on hand to guide employees through a safe and sustainable return to the workplace.

For our Individual Income Protection customers who find themselves in hospital for a long time, we know the costs can rack up. From car parking, to snacks and everything in between. That's why we'll give them £100 a night from the seventh night of their stay – making life just that little bit easier.

All rehabilitation features are at the discretion of Aviva Protection UK Limited.

Aviva Smart Health

Aviva Smart Health offers a range of services to help customers manage their health and wellbeing.

Provided by Teladoc Health UK, the services are available with individual protection policies and all group policies. In 2024*, the services customers used through Aviva Smart Health included:

19,827
GP consultations

2,794
GP consultations for
children under the
age of 18

2,606
Fitness
programmes

1,126
Mental health
cases

1,058
Second medical
opinion cases

To find out more about Aviva Smart Health, please speak to your financial adviser or employer.

Aviva Smart Health is provided to Aviva Protection UK Limited customers by Teladoc Health. This is not contractual and can be changed or withdrawn at any time. Terms and conditions and residency restrictions apply. Please see the app for more details.

*All figures based on data provided by Teladoc Health UK from 9 April 2024 to December 2024. From 9 April 2024, AIG Life became part of the Aviva Group, and we've included data from that date to December 2024.

Our products

Forward-thinking

Aviva's shield of protection

Helping shield against life's uncertainties

Being unable to work due to injury or ill health, or being diagnosed with a serious illness, or even the death of a loved one, could result in a temporary or permanent change to your finances.

The protection Aviva can offer can help safeguard customers against life's 'what ifs'

'What if I can't work?'

'What if I die?'

'What if I'm critically ill?'

'What if I need health and wellbeing support?'

Having a financial safety net in place to protect the things that matter most can give customers peace of mind.

View our ["What is protection" video here](#) 



Aviva's shield of protection

Income protection

Income protection cover pays out if, during the policy term, an eligible customer is unable to work due to illness or injury and suffers a loss of earnings as a result. With income protection you can choose from a range of deferred periods, including dual deferred options, that may align with your sick pay at work.

Critical illness

Critical illness cover pays out if, during the policy term, an eligible customer is diagnosed with one of the illnesses from our list of critical illnesses, and they survive for at least 10 days. Depending on the definition of the critical illness, we may pay:

- on diagnosis only,
- when the condition has progressed to a specified severity, or
- when named treatments or surgeries are performed.

Critical illness cover does not pay out on death.

Critical illness can be taken out alongside life cover or on a standalone basis.

Children's benefit

Critical illness also includes valuable cover for children between the ages of 30 days and 18 (21 if in full time education) as standard.

Life insurance

Life insurance could help protect customers and families financially by paying out a cash lump sum if the insured customer were to die during the policy term. Once we pay a full payment claim, the policy will end.

The policy can be written on a life insurance only basis, or can include critical illness cover where the policy will end if there is a life or full critical illness claim paid.

Additional optional benefits:

Global Treatment

Global Treatment, provided in conjunction with Further, provides access to overseas medical specialists and to treatments around the world for certain serious conditions. It can be added to eligible protection policies for an extra £3 a month, and provides cover up to £1 million per year to a maximum of £2 million during the policy term. [Find out more.](#)

Fracture Cover

With Fracture Cover customers can benefit from a lump sum payment if an eligible customer suffers one of 18 specified bone fractures during a policy year. For an additional cost per month, it can be added to eligible protection policies and covers you for up to one claim every year. [Find out more.](#)

Aviva DigiCare+

The Aviva DigiCare+ app, provided by Square Health, is available with an eligible Aviva personal protection policy. The app offers a range of complementary health and wellbeing benefits provided by Square Health and other carefully selected partners.

Aviva DigiCare+ is a non-contractual benefit which Aviva can change or withdraw at any time. Find out more about how these services work and the limitations in our [Aviva DigiCare+ guide](#). Terms and conditions and privacy policy can be found within the app. Residency restrictions apply.

You can find full details of what Aviva's current products cover, their limits and how they work in our [product guide](#). Some of our older products may work differently, so customers should always speak to their adviser for more information.

Things to consider

- If a customer stops paying premiums or cancels, cover will no longer apply and they won't get any money back.
- We'll only make a payment if a successful claim is made.
- These policies do not have a cash-in value at any time.

For details on how existing or our older protection policies work, customers should ask their adviser.

When claims can't be paid

In some cases, we can't pay out on a claim. There are three main reasons for claims not being paid.

Non-disclosure

This is when full and accurate information – typically relating to health and lifestyle, family history, occupation, residency and financial situation – hasn't been provided when applying for the cover.

Customer reminder

Make sure you provide correct details on health and lifestyle when you apply.
As an extra check, we'll send you a copy of the information provided. You can then tell us if any of the information isn't correct.

Paying claims is the reason we're here.

"Our underwriting approach continues to evolve, to ensure we offer as many customers as possible the protection they need, at a price which reflects their personal circumstances. Our digital application process provides a simple journey for both our customers and financial advisers, with 83% of customers receiving an immediate decision."

James Whitty, Head of Underwriting Strategy & Governance – Individual Protection

Definition not met

This is when the claim is for an illness that either isn't named in the cover or hasn't reached a severe enough point to meet the policy criteria.

Customer reminder

When you take out your cover you should be aware of what is and isn't included. You can do this by reading the policy documentation and talking to your financial adviser. You should also review your policy on a regular basis, particularly if your circumstances have changed.

Our approach allows us to cover more customers.

"When we make changes to a critical illness definition, we think about how it will affect our customers. We also balance this with the impact on our underwriting process. This dual approach along with our diverse product range allows us to offer cover to more customers."

Jonathan Cater, Proposition Development Manager – Protection

Other

Sometimes our policies have conditions that the claim doesn't meet. For example, a life insurance policy has to be in force for 12 months before we can accept a death claim for suicide or intentional self-inflicted injury.

Customer reminder

If you have any questions, please contact your financial adviser.

We aim to approve even more claims in future.

"Our consistent track record in paying claims shows how much we want to settle as many claims as we can. It's really important for customers and their advisors to understand what might lead to a claim being declined. By discussing these factors with customers, we aim to be completely open about what we do, and ultimately approve even more claims in the future."

Jacqueline Kerwood, Head of Claims Strategy and Governance

What to take away from this report...



Robert Morrison

Chief Underwriting Officer, Health and Protection

“ At Aviva, we know that protection is about far more than insurance.

Behind every claim is a story, lives that are affected – in some cases, profoundly – by the events our policies cover. So, I take pride in the service we give to all our customers because what we do matters a great deal to many people.

Our teams help our customers in many ways. We provide rehabilitation, early intervention to stop problems from getting worse, and practical and emotional support. We're here when they need us most. This makes our protection products more than just financial help.

With the Aviva DigiCare+ app, we offer access to a valuable added service – available from day one of an eligible policy – that helps customers look after their health better, by detecting common health and wellbeing concerns early.

And when our customers claim, we step up for them. I'm hugely proud of our track record for paying out claims. That is why we do what we do, and the commitment from every single one of our people shines through.”

Forward-thinking, comfort-giving, worry-easing, hand-holding, spirit-lifting, life-changing **Protection**

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The Aviva DigiCare+, Aviva DigiCare+ Workplace and Aviva Smart Health apps and services, early intervention and rehabilitation services are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

[aviva.co.uk](https://www.aviva.co.uk)

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