



Simple Life Insurance

Underwriting questions - answered

Enhanced cover and additional options aren't for everyone. Aviva's Simple Life Insurance could help give your clients peace of mind without breaking the bank.

With clear eligibility criteria, instant decisions and no need for medical evidence as standard, Simple Life Insurance offers straightforward, value for money protection from a brand you can trust.

Who is Simple Life Insurance suitable for?

Our clear eligibility questions and straightforward underwriting approach make it easy for you to see who Simple Life Insurance could be right for.

If your client answers **'Yes' to any of the following 5 qualifying questions** they're not eligible to apply.

- 1** Are you waiting for any medical investigations, referrals, scans, tests or the results of these?

- 2** Have you ever had a heart attack, stroke, diabetes, cancer, hepatitis or HIV?

- 3** Do you drink more than 35 units of alcohol per week (if male) or 28 units of alcohol per week (if female), or have you received advice to reduce your alcohol consumption?

- 4** Have you used recreational drugs (other than cannabis) in the last 10 years?

- 5** Do you have a BMI below 17 or above 39?

My client has a common medical condition, will they be accepted?

We provide cover to the majority of customers with these common medical conditions:

Asthma – We accept 98% of people who disclose asthma immediately, the majority without an additional loading.

Hypothyroidism – We accept 98% of people who disclose an underactive thyroid, the majority without an additional loading.

Raised blood pressure – Over 8 in 10 customers who have raised blood pressure with no complications are accepted when they provide us with a recent blood pressure reading. Decisions range from standard rates to a low to medium loading.

Raised cholesterol – Almost 8 in 10 customers who have raised cholesterol with no complications are accepted when they provide us with a recent cholesterol reading. Decisions range from standard rates to a low to medium loading.

Mental health – We accept around 95% of people who disclose a common mental health condition such as anxiety, stress or depression, the majority without an additional loading.

What's your stance on smoking?

Ex-smoker pricing will apply when your clients have stopped smoking between 1 and 5 years ago. These clients will receive a premium between the smoker and non-smoker prices, to reflect their increased risk. The difference in price will depend on the client's age and policy term.

- **Non-smoker:** never smoked or last smoked more than 5 years ago
- **Ex-smoker:** last smoked between 1 and 5 years ago
- **Smoker:** smoked within the last 12 months

We'll ask more detailed questions regarding your client's smoking status as part of the ALPS journey.

What's your approach to BMI?

BMI	Age		
	18-34	35-54	55-59
0 - 16	Unable to offer cover	Unable to offer cover	Unable to offer cover
17 - 29	O/R	O/R	O/R
30	Low	Low	O/R
31	Low	Low	Low
32	Low	Low	Low
33	Low	Low	Low
34	Low	Low	Low
35	Medium	Low	Low
36	Medium	Low	Low
37	High	Medium	Low
38	High	Medium	Low
39	High	High	Medium
40+	Unable to offer cover	Unable to offer cover	Unable to offer cover

- Ordinary Rates (O/R)
- Low Loading (Up to +50)
- Medium Loading (+75)
- High Loading (+100 or more)
- Unable to offer cover

For more information about our BMI or alcohol approach, use our BMI and alcohol calculator which can give you a more accurate view for your individual clients. This can be found on our adviser website.

What's your approach to family history?

We do not ask family history questions to clients aged 50 and over. The following tables explain our approach to clients younger than 50.

Heart attack or angina – applicants aged under 50			
Number of relatives	Age of applicant	Age of relative	Decision
1	Any	Any	Standard
2	Any	Any	Rating
3 or more	Any	Any	Not suitable

Stroke – applicants aged under 50			
Number of relatives	Age of applicant	Age of relative	Decision
Up to 2	Any	Any	Standard
3 or more	Any	Any	Not suitable

Bowel cancer – applicants aged under 50			
Number of relatives	Age of applicant	Age of relative	Decision
1	Any	Any	Standard
2	Any	Any	Rating
3 or more	Any	Any	Not suitable

Breast cancer or a combination of breast and ovarian cancer – female applicants only aged under 50			
Number of relatives	Age of applicant	Age of relative	Decision
1	18-39	Under 40	Rating
		40 and over	Standard
	40-49	Any	Standard
2	Any	Any	Rating
3 or more	Any	Any	Not suitable

We define relatives as natural parents, brothers and sisters. Your clients don't need to tell us about half-brothers or sisters.

Is there anything else my client needs to be aware of?

If your client is a motorcyclist or has been disqualified from driving for a motoring offence or convicted of careless or reckless driving in the last 5 years, they will be charged an additional premium.

To find out more information about Simple Life Insurance and why it might be the ideal cover for your clients, go to our adviser website or speak to your Aviva contact.

Protection. It's our lives

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