



# Simple Life Insurance & Life Insurance+ Product Comparison

The table below highlights the differences between our Simple Life Insurance and Life Insurance+ products, making it easier for you to recommend the right cover to your clients.

	Simple Life Insurance	Life Insurance+
<b>Entry Limits</b>		
Minimum age (entry)	18	18
Maximum age (entry)	59	77
Maximum age (expiry)	70	90
Minimum term (years)	1	1
Maximum term (years)	40	50
Minimum cover amount	No minimum	No minimum
Maximum cover amounts at entry	18-39: £750,000 40-49: £400,000 50-54: £300,000 55-59: £200,000	No maximum
Minimum premiums	£3.50	£5.00

<b>Cover types available</b>		
Single life	✓	✓
Joint life	✓	✓
Life of another	✓	✓
Level cover	✓	✓
Decreasing cover	✓	✓
Family income cover	✗	✓
Increasing cover	✗	✓
Guaranteed premiums	✓	✓

<b>Terminal Illness</b>		
Terminal illness until end of term	✓	✓

<b>Trusts</b>		
Paper trusts	✓	✓
Online trusts	✓	✓

<b>Life change benefits</b>		
Available	✗	✓

	Simple Life Insurance	Life Insurance+
<b>Mid-term changes</b>		
Available	✓	✓
<b>Territories</b>		
Channel Islands	✓	✓
Gibraltar	✓	✓
Isle of Man	✓	✓
Claim worldwide	✓	✓
<b>Exclusions</b>		
Suicide in first 12 months	Excluded	Excluded
<b>Optional Benefits</b>		
Waiver	✗	✓
Critical illness cover	✗	✓
Total permanent disability	✗	✓
Extra care cover	✗	✓
Upgraded critical illness	✗	✓
Upgraded children's benefit	✗	✓
Global Treatment	✗	✓
Fracture cover	✗	✓
Renewal	✗	✓
Conversion	✗	✓
<b>Aviva DigiCare+</b>		
Annual Healthcheck	✗	✓
Nutrition support	✗	✓
Gym and Fitness Discounts	✗	✓
Second medical opinion	✗	✓
Physiotherapy	✗	✓
BUPA Anytime Healthline	✗	✓
Mental Health support	✗	✓
Bereavement counselling	✗	✓
Bereavement Guide	✓	✓
Estate Administration through MyDigi Executor	✓	✓
Advanced funeral payments	✓	✓

The above benefits are non-contractual and can be changed or removed at any time. Some of these services are provided by third parties

# Non-Medical Limits: Simple Life Insurance vs Life Insurance+

## Simple Life Insurance

Cover Amount (£)	Age			
	18-39	40-49	50-54	55-59
Up to 200,000	No evidence	No evidence	No evidence	No evidence
200,001 – 220,000	No evidence	No evidence	No evidence	Not available
220,001 – 250,000	No evidence	No evidence	No evidence	Not available
250,001 – 310,000	No evidence	No evidence	No evidence up to 300,000 300,001 and above unavailable	Not available
310,001 – 400,000	No evidence	No evidence	Not available	Not available
400,001 – 425,000	No evidence	Not available	Not available	Not available
425,001 – 500,000	No evidence	Not available	Not available	Not available
500,001 – 525,000	No evidence	Not available	Not available	Not available
525,001 – 675,000	No evidence	Not available	Not available	Not available
675,001 – 750,000	No evidence	Not available	Not available	Not available

## Life Insurance+

Cover Amount (£)	Age				
	18-39	40-44	45-49	50-54	55-59
Up to 200,000	No evidence	No evidence	No evidence	No evidence	No evidence
200,001 – 220,000	No evidence	No evidence	No evidence	No evidence	No evidence
220,001 – 250,000	No evidence	No evidence	No evidence	No evidence	No evidence
250,001 – 325,000	No evidence	No evidence	No evidence	No evidence	GPR, MINI, COT(NS)
325,000 – 450,000	No evidence	No evidence	No evidence	GPR, MINI, COT(NS)	GPR, MINI, COT(NS)
450,001 – 550,000	No evidence	No evidence	GPR, MINI, COT(NS)	GPR, MINI, COT(NS)	GPR, MINI, COT(NS)
550,001 – 750,000	No evidence	MINI, COT(NS)	GPR, MINI, COT(NS)	GPR, MINI, COT(NS)	GPR, MED, COT(NS)

Please note: Cover amounts shown are for comparison purposes only. Life Insurance+ has no maximum cover amount.

**COT(NS)** – Cotinine testing   **GPR** – Report from GP   **MED** – Medical Examination   **MINI** – Paramedical mini screening

### Find out more

To find out more about Simple Life Insurance and for access to the policy summary and conditions, visit our adviser website or speak to your usual Aviva contact.

### Need this in a different format?

Please get in touch with your usual Aviva contact if you would prefer this document (**PT23063**) in large print, braille or as audio.

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