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Your guide to Simple Life Insurance



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Enhanced cover and additional options aren't for everyone. Aviva's Simple Life Insurance gives 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 provides straightforward, value for money protection from a brand you can trust.

Simple Life Insurance could be ideal for your clients aged 18-59 looking for affordable protection that covers the essentials. They might be time-poor or simply want to put cover in place and move on without the hassle. Clear entry criteria and immediate decisions help you do just that.



Easy

✓ Clear eligibility criteria

Makes it easy to see who Simple Life Insurance could be suitable for.

✓ Instant application decisions

No delays for getting your clients protected. You can get a decision there and then.

✓ Straightforward policy wording

Easy to understand protection that does what it's designed to do without the jargon.



Value

✓ Essential cover

Takes care of clients and their families when they really need it.

✓ Affordable

Guaranteed premiums from as little as £3.50 a month.

✓ Clients pay for the protection they need

No enhanced cover options or added extras.



Trust

✓ Experts in protection

A track record of being committed to developing protection that your clients want and need.

✓ Claims track record

In 2022, we paid out 99.4% of Life and Terminal Illness claims. This totalled over £683.6m to more than 41,000 customers.

Aviva data for Life insurance claims in 2022 includes Over 50s and Whole of Life policies.

✓ Clients supported when they need it

Your clients and their families have access to valuable support services in the event of a claim.

Product Features

- ✓ Lump sum on death
- ✓ Age at entry 18 - 59
- ✓ Maximum age of 70
- ✓ Single or joint life
- ✓ Level or decreasing cover with selectable interest rates
- ✓ Guaranteed premiums from as little as £3.50
- ✓ Terminal illness cover included

Once set up, a policy cannot be changed and there is no cash-in value at any time.

Application Journey

The Simple Life Insurance Journey is designed to be as simple and straightforward as possible to get your clients covered.

This product has its own underwriting journey that is separate from our other personal protection products. Please note that once you have started a Simple Life Insurance application on ALPS, you're unable to switch to our other protection products.



Quote

Available on all major protection portals

Get a more accurate quote by entering your client's height and weight



Apply

Streamlined, easy application process

Get your clients covered in as little as 10 minutes

Use our online trusts to help make sure the money goes where your clients intend in the event of a claim.



Instant decision

No delays waiting for medical information

Get a decision for your client there and then



Tracking updated

Once the application is complete, your client is on risk immediately and their policy details are available on our tracking system straight away

In line with the simple nature of this product and the application process, our Pre-Sales Underwriting Helpline is not available. Please refer to the Simple Life Insurance Underwriting Guide for further information.



More than just a financial payment

Your client has access to the following support services, meaning you can be safe in the knowledge we'll be there to support them and their loved ones when it really matters.

- **Estate Administration through MyDigiExecutor**
- **Advanced Funeral Payments**
- **Bereavement Guide**
- **Grief Counselling For Children**

Please be aware that the benefits listed above are non-contractual and can be changed or removed at anytime.

Tools to help you

You can find more information about Simple Life Insurance and who it could be right for with our supporting materials, all available on our adviser website Simple Life Insurance product page.

Find out more

To find out more about peace of mind without breaking the bank, visit our adviser website or speak to your usual Aviva contact.

Protection. It's our lives

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