

Title Initial Surname

Address 1

Address 2

Address 3

Address 4

Postcode

Unique Identifier

August 2025

Dear **First Name**,

Important information regarding the proposed transfer of your protection policy to Aviva Life & Pensions UK Limited

Policy number: **Policy**

In February 2025, we wrote to let you know that your insurer, AIG Life Limited, had been bought by the Aviva Group and changed its name to Aviva Protection UK Limited. Only the name of your insurer changed, the insurance company that underwrites and administers your policy did not change.

We're now letting you know about the proposed transfer of your policy from Aviva Protection UK Limited to Aviva Life & Pensions UK Limited and what this means for you.


- We're proposing to transfer your policy from Aviva Protection UK Limited (formerly known as AIG Life Limited), to Aviva Life & Pensions UK Limited on 31 December 2025. Both Aviva Protection UK Limited and Aviva Life & Pensions UK Limited are part of the Aviva Group.
- We're following a strict legal process known as a Part VII Transfer in the UK, and a separate insurance business transfer scheme in each of Jersey and the Bailiwick of Guernsey (**Guernsey**). Your interests are protected throughout the process, and you can raise any objections or concerns with us or through the relevant Court. Please see **How to object in section 5** of the Transfer Guide enclosed. If you have any questions or concerns, please contact us using the details above.
- **No changes are proposed to how your policy works, or your rights or obligations, other than you becoming a policyholder of Aviva Life & Pensions UK Limited.**
- **Please read our Transfer Guide** enclosed for more information, which provides important details about this proposed transfer.

What does this mean for you?

- The proposed transfer **will not change your rights or obligations under your policy, or your policy terms and conditions**, other than you becoming a policyholder of Aviva Life & Pensions UK Limited.
- You will still be able to access and use Aviva Smart Health. Please note, Aviva Smart Health is a non-contractual benefit that can be changed or withdrawn at any time.

Contact us

Call us:

 Freephone helpline **0800 158 4048**


If calling from overseas **+44 1603 603 866**

Lines open 8am–6pm Monday to Friday.

Closed England Bank Holidays.

Calls may be monitored and/or recorded. (If calling from overseas you may be charged, if you'd prefer to arrange a call back at a time convenient to you please email us at partvii@aviva.com).

@ **Email us:** partvii@aviva.com

 **Write to us:** Aviva Part VII, Wellington Row, York, YO90 1WR.

For general queries:

If you have any questions about your policy or need to make amendments, please call your usual customer service number.

- If you are paying premiums by Direct Debit, you don't need to do anything. The name on your bank statement changed to "Aviva" in February 2025 and will not change as a result of the proposed Transfer. Your rights under the Direct Debit Guarantee aren't affected and an up-to-date copy is enclosed.

How are you protected?

- To ensure you're protected, we will need to follow a **strict legal process** that involves obtaining Court approval to the proposed transfer.
- You have the opportunity to consider the proposed transfer and raise any concerns you may have.
- The proposed transfer will not change your rights or obligations under your policy, or the current terms and conditions of your policy. If you consider you may be adversely affected by the proposed transfer or if you have any questions, concerns, or objections, please don't hesitate to contact us using the details at the top of this letter. **You have the right to raise an objection and be heard by the relevant Court**, if you consider you may be adversely affected by the proposed transfer. See **section 5** of the **Transfer Guide** on how to object and what this means.
- An **Independent Expert**, Oliver Gillespie of Milliman LLP has been appointed as part of the process to review the likely effect of the proposed transfer on policyholders and has prepared a report. The Independent Expert has concluded that the implementation of the proposed transfer will have no material adverse effect on the security of policyholder benefits or the service standards they receive. A summary of his report is provided in **section 8** of the **Transfer Guide**, and you can read the full report by visiting www.aviva.co.uk/partvii-transfer or by using the contact details at the top of this letter if you require a paper copy.
- Throughout this process we'll consult with our regulators, the **Prudential Regulation Authority** and the **Financial Conduct Authority** about the proposed transfer. They will both provide the High Court in the UK with reports containing their views on the proposed transfer. We'll also consult with the **Guernsey Financial Services Commission** in respect of policyholders in **Guernsey** and the **Jersey Financial Services Commission** in respect of business carried on in or from within Jersey.
- Further detail of the legal process is provided in the **Transfer Guide**.

How and when will the proposed transfer happen?

We've made an application to the High Court of Justice of England and Wales (**High Court**) under a legal process known as a Part VII Transfer, as set out in the Financial Services and Markets Act 2000. This process concludes with a **High Court** hearing.

This hearing will take place at the Rolls Building, 7 Rolls Buildings, Fetter Lane, London, EC4A 1NL and is expected to take place on 26 November 2025. You can attend the final **High Court** hearing in person, we will update our website www.aviva.co.uk/partvii-transfer with details on this.

For policyholders resident in Guernsey, we will make an application to the Royal Court of Guernsey (the **Guernsey Court**) under the Insurance Business (Bailiwick of Guernsey) Law, 2002, as amended. The hearing in the Guernsey Court will take place at the Royal Court of Guernsey, The Royal Court House, St Peter Port, GY1 2NZ and is expected to take place at 9:30am on 5 December 2025. You can attend the **Guernsey Court** hearing in person or through a legal representative.

For business carried on in or from within Jersey, we've made an application to the Royal Court of Jersey (the **Jersey Court**) under the Insurance Business (Jersey) Law 1996. The final hearing in the **Jersey Court** will take place at the Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA and is expected to take place at 10am on 2 December 2025. You can attend the **Jersey Court** hearing in person or through a legal representative. You can also make written representations direct to the **Jersey Court**. Please send your letter to: The Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA including Aviva Transfer as a reference. Please also send a copy to us, using the contact details at the top of this letter.

If approved, we expect the proposed transfer will come into effect on **31 December 2025**.

If there are any changes to these dates, these will be published on our website

www.aviva.co.uk/partvii-transfer.

If the proposed transfer is approved by the **High Court**, and where relevant, the **Guernsey Court**, and the **Jersey Court**, and is implemented, you will cease to be a policyholder of Aviva Protection UK Limited. Instead, you will become a policyholder of Aviva Life & Pensions UK Limited.

What should you do next?

- **Read the Transfer Guide:** Please read the enclosed Transfer Guide for more information.
- **Inform Others:** Let anyone else with an interest in your policy know about the proposed transfer. This might include another policyholder living at the same address, a nominated beneficiary, someone with a note of interest, a trustee, an executor, or a personal representative.
- **Raise Concerns:** If you have any questions or think you may be adversely affected and wish to object to the proposed transfer, please contact us as soon as possible, ideally by 19 November 2025. You can write to us **Aviva Part VII, UK Limited, Wellington Row, York, YO90 1WR**, call us on **0800 158 4048** or if you are overseas call **+44 1603 603 866** or email us at **partvii@aviva.com** (If calling from overseas you may be charged, if you'd prefer to arrange a call back at a time convenient to you please email us at **partvii@aviva.com**).
- **Visit our dedicated webpage:** **www.aviva.co.uk/partvii-transfer** where you will find further information on the proposed transfer including the full Independent Expert report. We will place a notice on our website to let you know of each Courts' decisions shortly after the final hearings. You can also see:
 - the latest drafts of the Guernsey transfer scheme document, the Guernsey court application and the Independent Expert's report at Mourant Ozannes (Guernsey) LLP, Royal Chambers, St Julian's Avenue, St Peter Port, Guernsey, GY1 4HP. Opening hours are Monday to Friday, 9am to 5:15pm. These will be available up to the date of the Guernsey Court hearing, which is 5 December 2025; and
 - the Jersey transfer scheme document, the Jersey court application and the Independent Expert's report at Mourant Ozannes (Jersey) LLP, 22 Grenville Street, St Helier, Jersey JE4 8PX. Opening hours are Monday to Friday, 9am to 5:15pm. These will be available up to the date of the final Jersey Court hearing, which is 2 December 2025.

If you require paper copies of any reports, please contact us using the contact details at the top of this letter. You may receive more than one copy of this letter if you have more than one policy with us.

If you require an alternative format, Braille, large font, or audio please contact us.

Yours sincerely



Fran Bruce
Managing Director Protection