Aviva WTW Discount Promotion

1. These terms and conditions apply to the Aviva Life Insurance Plan and Critical Illness Plan 10% discount promotion (**"the Promotion"**). By claiming the discount in connection with this Promotion, you are accepting these terms and conditions, so please read them carefully before deciding whether to purchase a plan.

2. This Promotion is brought to you by Aviva UK Digital Limited, a company registered in England and Wales (company number 09766150) and having its registered office at 8 Surrey Street, Norwich, Norfolk, NR1 3NG (**"the Promoter"**, **"we"**, **"us"**). Aviva UK Digital Limited sells life insurance and critical illness policies provided by Aviva Life & Pensions UK Limited, a company registered in England and Wales (company number 3253947) and having its registered office at Aviva, Wellington Row, York YO90 1WR (**"Aviva"**).

3. Only customers who have been introduced to the Promoter by Towers Watson Limited via the Embark Portal are eligible to benefit from the Promotion. You must be resident in the UK and aged 18 or over at the time of the Promotion. Please also note that the maximum age you can take out these products is 77 years old for an Aviva Life Insurance Plan and 64 years for a Critical Illness Plan.

4. To qualify, customers must click through to the co-branded Aviva product web page from the Embark Portal and apply for a new Aviva Life Insurance Plan and/or Critical Illness Plan. If you require additional support accessing the Promotion, please call **0800 046 6296***. If your application is declined for any reason, you will not be able to participate in the Promotion.

5. The Promotion is only available to new Aviva customers. It is not available if you apply for an Aviva Life Insurance Plan and/or Critical Illness Plan through any other channel (including via MyAviva, through a price comparison/cashback site or via a third party) or if it is purchased with any other gifts or offers. You will not be eligible to benefit from this Promotion if, within the last 12 months, you have cancelled a Life Insurance Plan and/or Critical Illness Plan purchased directly from Aviva and attempt to purchase the identical product again.

6. The Promoter will pay Towers Watson Limited an introducer fee of £200 per policy if you go on to purchase an Aviva Life Insurance Plan or Critical Illness Plan and pay the first six consecutive monthly premiums due for the relevant product(s).

7. The Promotion is subject to availability. The Promoter reserves the right to end or modify the Promotion at any time, for any reason and without prior notice or explanation. Termination or modification of the Promotion will not affect eligible customers' entitlement to a discount if they have applied for an Aviva Life Insurance Plan and/or Critical Illness Plan before the termination or modification date.

8. The Promoter will not be liable to compensate you if you are unable to benefit from this Promotion because your application for an Aviva Life Insurance Plan and/or Critical Illness Plan is declined by Aviva.

9. Privacy notice: Aviva is the data controller for any personal data collected in connection with this Promotion. Aviva's lawful basis for processing personal data will be its legitimate interests in providing this Promotion. The Promoter will administer the Promotion, including hosting the Promotion webpage and corresponding with customers about the Promotion. For more information about how Aviva processes personal data and how you can exercise your rights, please see Aviva's privacy policy. While you are on the website of Towers Watson Limited, Towers Watson are the data controller of your personal data, and the processing is subject to their privacy policy.

10 While nothing in these terms and conditions will limit the Promoter's liability for death or personal injury caused by its negligence or for fraud, or any other liability which cannot be lawfully excluded or limited, the Promoter shall not be liable for: any failure to comply with its obligations where the failure is caused by something outside it's reasonable control; or for any losses that you may incur which were not foreseeable by the Promoter or you at the time of your participation on the Promotion.

11 If any Paragraph in these Terms and Conditions is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other Paragraphs of these Terms and Conditions, which shall remain in full force and effect.

12 If you have any complaints about this Promotion or need assistance to participate, please contact us using this phone number: **0800 046 6296***.

13 Your use of any website and the downloading of any materials in connection with the Promotion is governed by Aviva's Digital Terms and Conditions. These terms and conditions are subject to the laws of England and Wales and any disputes will be subject to the exclusive jurisdiction of the English courts.

*Phone lines are open Monday – Friday 8:00am – 6:00pm. For our joint protection, telephone calls may be recorded and/or monitored.

Calls to 0800 numbers from UK landlines and mobiles are free.

WC05938 02/2026 (62464)