Income Protection Cover

A financial cushion
for you and your
loved ones

**Comes with
exclusive access
to Aviva Care
at no extra charge**

Contents

What is Income Protection?

Imagine losing your income due to illness or injury. How would you pay your bills, support your family, or maintain your lifestyle?

Income Protection is your financial safety net. It provides you with a regular income if you're unable to work due to an illness or accident—helping you stay on top of essential expenses like your mortgage, rent, utilities, groceries, and more.

We insure our homes, cars, and even our pets—yet many of us overlook the one thing that makes all of that possible: our income.

Why it matters

Your income powers your life—it pays for your home, your car, your family's needs, and your future.

If you're unable to work, income protection steps in to replace a portion of your earnings.

It's not health insurance—it's living insurance. It helps you maintain your lifestyle while you recover.

Peace of mind when you need it most

With income protection, you don't have to worry about falling behind on bills or dipping into savings. You can focus on getting better, knowing your finances are taken care of.

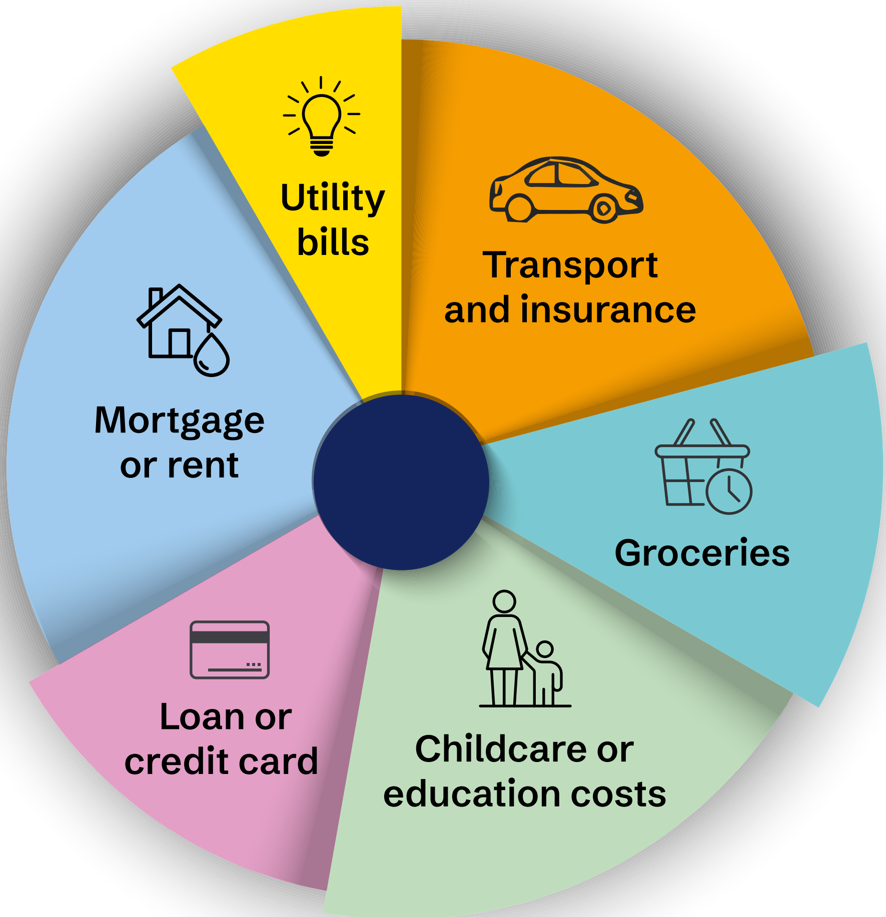
How much do I need?

To figure out the right level of cover, ask yourself: What are my essential monthly expenses? Think about the costs you'd still need to cover if you couldn't work:

Think about your income...

Are you an employee or company director?	Check what – if any – sick pay arrangements your employer has in place for you.
Are you self-employed?	Your business may continue to generate income in the short term, but there will be an impact in the long term.
Will you get state benefits?	You may be entitled to the State Illness Benefit for a limited period. As of January 2026, that's €254 a week but how far will that stretch?
Do you have savings and investments?	If you have a nest egg tucked away, you may be able to rely on that for a while. But how long will it last?

Think about your outgoings...



How does income protection work?

If you can’t work because of illness or injury, your income protection plan gives you a replacement income until:

- **you return to work, or**
- **your chosen ceasing age if you’re not fit to return to work before then.**

At Aviva, we offer a range of options to let you create a plan that fits with your lifestyle.

Five steps to creating your own income protection plan

1 Choose how much of your income you want to protect

You can cover up to 75% of your earnings (excluding Benefit In Kind) less State Illness Benefit up to an overall maximum of €262,500 a year/€5,048 a week.

2 Choose when you want your payments to start

There is an initial waiting period – we call it the deferred period – at the start of your claim. This is how long it will be before we start paying your income. You can choose how long this is: 1, 2, 3, 6 or 12 months (4, 8, 13, 26 or 52 weeks).

3 Choose the type of premiums you want to pay

You can choose from two types of premiums:

- Guaranteed premiums – the amount you pay doesn't change as long as your benefits stay the same.
- Reviewable premiums – your premiums stay the same for the first five years of your plan. We review your premium on the fifth anniversary and could increase it, reduce it or keep it the same.

4 Choose when your plan will end

This is the age at which your plan finishes – we call it the ceasing age. You can pick any age between 55 and 70 years.

5 Choose whether to keep your premium and benefit the same or add an annual increase

You can keep the same premium and same income throughout your plan

- Or increase both your premium and your benefit each year by selecting our indexation option.
- We also offer an escalation option which allows your benefit to increase by 3% each year while we're paying your claim.

Will you be able to pay your mortgage or rent?

Will you be able to pay your household bills?

Will you be able to keep up your current lifestyle?

What essential expenses do you have and what could you do without?

Choose an income protection plan to suit you

We have three plans for you to choose from. If you'd like to talk these through with someone, a financial broker can discuss all your options and help you make the right decision for you. There is no need to do this on your own.

	Personal Income Protection	Executive Income Protection	Wage Protector
Who may it be suitable for?	Self-employed people. Employed people setting up a policy independently of their employer.	Employers who want to provide income security for key employees	Most suitable for more manual occupations. Lower cost alternative to full Income Protection
How is your benefit paid?	We'll pay your income directly to you, after tax, USC and any other relevant deductions.	We'll pay the income to the employer, who passes it onto the employee through salary, making any relevant deductions	We'll pay your income directly to you, after tax, USC and any other relevant deductions.
What do you need to know?	You can get tax relief at your marginal rate on premiums paid.	Premiums qualify as business expenses that can be offset against corporation tax. Pension contributions can also be covered under this plan.	Offers full benefits for 24 months after which time the claim will only continue if medical tests show you're severly disabled and unable to work. You can get tax relief at your marginal rate on premiums paid. Only reviewable premiums are available on this plan.

Optional benefits

You can add other benefits to your plan, but you must choose them at the start of your plan.

Pension Premium Protection (Executive Income Protection only)	• This applies only to pension premiums paid by the employer for the employee. • You can protect up to 33% of salary to a maximum of €50,000 to ensure that pension contributions can be maintained.

Protect Plus – automatic extra benefits

At Aviva, we believe that income protection goes beyond helping you with financial protection.

That's why we include a number of benefits on your plan at no extra cost. These benefits are available as long as your plan lasts. So, no matter what life throws at you, you get a little help along the way.

Guaranteed increase Option	• This lets you increase your income benefit by up to 20% of your original amount without giving us new evidence of your health. • We'll offer you this every three years – up to five times – over the life of your plan, allowing a total increase of 100%
Hospital cash benefit	• We pay a daily replacement income if you're in hospital for more than seven days during your deferred period.
Waiver of premium	• You won't pay any premiums while we're paying you an income, but your plan will carry on as normal. This means if you return to work and need to claim again, you can.
Partial benefit	• If you return to work full or part time – either in your old job or a new one – and you're earning less than you were before, you may be able to get an income from partial benefit.
Relapse benefit	• We'll restart your claim immediately if you relapse with the same illness within six months of returning to work. If this happens, you won't have another deferred period before we start paying your income.
Rehabilitation benefit	• This gives you tailored rehabilitation and exercise programmes if you need it or it's appropriate for the type of injury you've suffered. This can help increase the level of strength and functioning of the injured area. • The objective is to help you carry on your normal everyday activities as much as possible.
Overseas Benefit	• Once the policy is in force the client can live anywhere in the world however if a claim arises while the client is living outside the European Union and or Western Europe (Channel Islands, Gibraltar, Iceland, Isle of Man, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the United Kingdom) it will be only paid for 13 weeks.
Occupation change (Personal Income Protection and Wage Protector only)	• Your plan will continue if you change jobs, regardless of what you'll be doing in your new job. • Your plan will also continue if you're made redundant. You won't be able to claim while you're looking for a new job, but you won't have to reapply for cover when you're employed again.
Continuation Option Executive & Personal Income Protection only)	• If your employment status changes or you get a new job, you can apply to replace your income protection plan with either a new Personal Income Protection plan or a new Executive Income Protection plan, without medical underwriting subject to the terms in the policy conditions.
Work Tasks Benefit (Executive & Personal Income Protection only)	• If you stop working for reasons other than illness or disability, once you notify us, your plan will continue, but the sum assured will be reduced to €15,000 p.a. and your definition of disability will switch to 'work tasks'. If you resume paid work within one year, you will have the option to increase your benefit up to a maximum of your original benefit (keeping your original premium prior to decrease) without any medical evidence being sought. • If you do not resume paid work within 1 year, you may keep the benefit at €15,000 p.a. However, if you re-enter the workforce after this time, the reinstatement of your benefit will be subject to underwriting and premium rates available at that time.

Aviva Care
A unique line up of health defenders

Protection from Aviva comes with 5 exclusive benefits at no extra cost

1 Digital GP

It's not always easy or convenient to get to the doctors' surgery. With Aviva Digital GP you can get an online appointment with a doctor without having to wait for a face-to-face appointment. The Aviva Care digital GP service is a private doctor service offering you and your immediate family access to clinical advice and guidance in non-emergency situations.

At home or on holiday, it offers the peace of mind of being able to speak to a doctor quickly, at a time that suits you.

The benefits:

- ✔ **It's easy to use from the comfort of your own home**
- ✔ **Provides quick access to an experienced GP**
- ✔ **You can use it at home or on holiday**
- ✔ **You can get prescriptions sent to your local pharmacy**

Who can use this service?

This service is available to you, your spouse or partner, your children up to age 18. (23 in full time education).

For any health concerns you have, our experienced doctors are available **Monday to Friday from 8am to 8pm and on weekends from 9am to 12 noon.**

2 Family Care Mental Health Support

Managing your mental health is just as important as your physical health. When life brings new and unexpected changes, its normal to feel anxious, stressed or low. Whatever your challenge, you're not alone. Our professional team of Psychologists are here if you're:

- Overwhelmed, stressed or anxious
- Feeling low, depressed or lonely
- Need help managing the emotional impact of life events

Family Care gives you access to a wide variety of specialised forms of therapy, including counselling and Cognitive Behavioural Therapy. Patients under 18 years of age are supported with a single assessment session which they will benefit from a formal diagnosis. At the end of the consultation, practitioner Psychologist will make recommendations and support the patient as well as their carer/guardian/parent, to access specialised services.

The benefits:

- ✔ **You can avail of up to 5 consultations per issue per year**
- ✔ **It's completely confidential**
- ✔ **They can help you develop coping and behavioural skills**
- ✔ **The Psychologists are registered with the Irish Psychological Society**

Who can use this service?

You, your spouse or partner, your children up to 18 (23 if in full time education).

3 Best Doctors Second Medical Opinion

If you or a member of your family become ill or had an accident, it would be reassuring to know that you had the correct diagnosis and treatment plan. With Best Doctors, you can get a second medical opinion from a world leading expert to double check a diagnosis, investigate alternatives or get additional treatment options for any condition affecting your quality of life.

You get access to 50,000 world-renowned specialists with 450 specialities and sub specialities who will work with your own doctors and consultants to advise on the best course of physical action. It can also be used for conditions diagnosed before taking out your cover with Aviva.

The benefits:

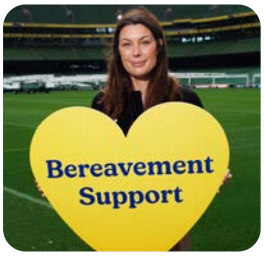
- ✔ **You can double-check a diagnosis you have been given or the treatment being proposed for you with a world leading expert**
- ✔ **Investigate if there are any alternative treatment options**
- ✔ **Review your options if your symptoms haven't been improving**
- ✔ **Can be used if your worried about a parent, partner or child**

Who can use this service?

This service is available to you, your children up to age 18 (or 23 if in full-time education). Your spouse or partner.

PLUS your parents AND your spouse/partner's parents.

4 Bereavement Support



Losing a loved one isn't easy. So, it might help to know there's help on hand through bereavement counselling. When you or your spouse/ partner need someone to talk to, our team of counsellors and psychologists are just a phone call away.

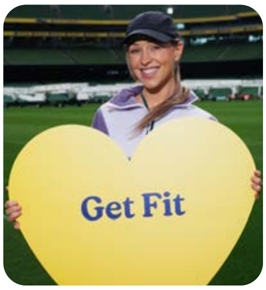
The benefits:

- ✔ **It's completely confidential**
- ✔ **Access is easy, support is just a telephone call away**
- ✔ **They can help you develop ways to cope**
- ✔ **The Psychologists are registered with the Irish Psychological Society**

Who can use this service?

The spouse or partner of the deceased customer/ member anytime up to 12 months after the loss of their loved one.

5 Get Fit Programme



The Get Fit Programme, is a four to eight week online fitness and nutrition plan designed to help you build healthier habits, lose weight safely, and stay motivated. Created by a team of nutrition and fitness experts, the programme combines structured meal planning with guided exercise routines to support steady, sustainable progress.

The benefits:

- ✔ **A calorie-controlled meal plan to help you structure your week**
- ✔ **Weekly lunch and dinner ideas to keep you inspired and on track**
- ✔ **Guided video exercises that complement your meal plan and support your goals**

Who can use this service?

You, your spouse or partner have unlimited access. If your children are in full time education, they can use the service from the age of 18-23.

How do I access Aviva Care?

When your policy becomes active, you can register for the services the very next day.

Step 1: Download the Aviva Care app from the App Store or Google Play.

Step 2: Register using your email address and policy number or access code.

You can also register at aviva.ie/avivacare

Our claims experience

At Aviva, we pride ourselves on our sensitive and personal approach to claims management. We make sure we pay valid claims as promptly as possible, as well as offering a range of rehabilitation services and resources.

When managing claims, we apply several principles and procedures to make sure our process is fast, efficient and fair for everyone. These include:

- **personal handling of every claim from the first moment of contact**
- **encouraging you to tell us about a claim as soon as possible, so we can make quick decisions**
- **making sure you thoroughly understand your policy benefits and our claims process**

Because our claims assessors have extensive experience in listening to claimants' questions and issues, we involve them in the design of our products. This means we should meet your expectations both for the cover we offer and the service we give you if you need to claim. It all helps ease the worry and stress of what can be a very difficult time for you.

We all know that when you're ill, even simple things can seem difficult. Our Health Claims team are on hand to help you fill in the claim form and explain our claims procedure in more detail. Once we receive your claim form, we'll assign a claims assessor to look at and manage your claim from start to finish.

Our rehabilitation programmes

We have a range of innovative services designed to help you successfully return to work. These include:

Specialist treatment options

You'll meet with qualified nurses to discuss your condition and explore if there are any treatment options we can offer which may help you recover.

You'll also have access to specialist doctors and rehabilitation providers. If appropriate, they can work with your own doctors to develop a tailored treatment programme.

Tailored rehabilitation programmes

We can help you design tailored rehabilitation and exercise programmes if needed or appropriate to the type of injury you've suffered. This increases the level of strength and functioning of the injured area.

The objective is to help you carry on with your normal everyday activities as much as possible.

Career change programme

If you're unable to return to your previous employment, we can help you in go back to work in a different job.

You can meet with specialised career consultants to explore your options and develop your career in another area.

Plus, if you return to work but within six months you find you're no longer able to continue working due to the same illness or disability, we'll restart your claim. You won't have to wait for your claim as you did for the initial claim. We will ask for medical evidence to support your ongoing claim.

How to contact us

If you find you need to talk to someone in our claims team, please call our helpline on **1800 882 049.**

Key Product Information

Plan limits

Certain limits apply to each of our plans as outlined below.

Personal Income Protection and Wage Protector

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit	Weekly	€100
Maximum Benefit	For all occupations, the maximum benefit allowed is 75% of €350,000 per annum earned income (excluding any BIK's), less any social welfare entitlements, with a total maximum benefit level of € 262,500 per annum Policy is allowed to index over the maximum benefit.	

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum	19	55	5 years
Maximum	60	70	
Ceasing age	Your client can choose any ceasing age between 55 and 70 allowing it to coincide with selected retirement age.		

Wage Protector - how does it work?

Transitional cover (Wage Protector only)	• Starting after your chosen deferred period, this pays you a replacement income if you're unable to do your own job for 24 months. • It gives you the chance to get back on your feet or prepare for an alternative job. • Depending on the circumstances, after 24 months, you may be entitled to our full disability cover.
Disability cover (Wage Protector only)	• This applies if you're unable to return to work due to significant illness or injury and you lose earnings because of it. • You must pass our functional assessment test to qualify for this cover. This is a simple, easy-to-understand set of physical and mental ability tests.

Executive Income Protection

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit	Monthly	€433
	Annually	€5,200
Maximum Benefit	For all occupations, the maximum benefit allowed is 75% of €350,000 per annum earned income (excluding any BIK's), less any social welfare entitlements, with a total maximum benefit level of € 262,500 per annum Policy is allowed to index over the maximum benefit.	
Maximum Pension Contribution Benefit	33% of salary or €50,000 whichever is lower and is also subject to the overall maximum of €262,500 per year benefit.	

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum	19	55	5 years
Maximum	60	70	
Ceasing age	You can choose any ceasing age between 55 and 70 allowing it to coincide with selected retirement age.		

Medical Evidence & Occupations

At the heart of an income protection policy is the definition of disability – put simply, your inability to work because of illness or injury.

The own occupation definition of disability means that you are unable to carry out the essential duties of your normal job, and that you are not doing any other paid work. Essential duties are those duties that cannot be reasonably omitted without preventing you from carrying out your normal occupation. We place occupations into four different categories or “classes” and each of these categories have different premium rates. You should consult your Financial Broker regarding these categories.

When you apply for an income protection policy with Aviva, we will assess your details including your occupation, medical history and any dangerous sports or pastimes that you undertake. You or your GP may be asked to provide information on any past or current medical conditions. We reserve the right to decline cover on any application.

Wide choice of deferred payment periods

A deferred period is the amount of time that you must wait before your policy pays a benefit. At the start of your policy you decide when you want your claim payments to commence. So if your employer pays you for six months while you are ill, you can have your benefits start when this period runs out. Personal and Executive Income Protection from Aviva can be deferred for 4, 8, 13, 26 or 52 weeks. Wage Protector offers deferred periods of 4, 8, 13 or 26 weeks. The shorter your deferred period, the higher your premium will be.

What if I move abroad?

Your policy is valid worldwide. However, there are some countries where we will only pay benefit for up to 13 weeks while you reside there. See below for a list of the countries this applies to.

Claims notifications for deferred periods

You should inform us as soon as possible when you want to make a claim. The policy conditions outline when you should send in your claim form, depending on your deferred period. Late notification of a claim will result in your deferred period commencing later, which will ultimately delay any payment of a claim.

General exclusions that apply to the policy

No benefit will be payable if disability arises as a result of intentional self-injury, due to the influence of alcohol or drugs or as a result of participation in a criminal act. Benefit already in payment will cease after 13 weeks of the insured commencing to reside outside the Territorial Limits of the policy. The term ‘Territorial Limits’ means the European Union, Western Europe (Andorra, Channel Islands, Gibraltar, Iceland, Isle of Man, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the United Kingdom).

Maximum Benefit

You can cover up to 75% of your annual earnings, to a maximum of €262,500 before indexation, if applicable, which should allow you peace of mind if you are unable to work due to illness or injury. But you needn’t cover this much if cost is an issue. Remember, when it comes to protecting your income, a little goes a long way. Please note that your benefit will be subject to Financial Evidence at time of claim.

Awaiting medical results

If you are awaiting the results of medical tests, investigations, referrals or an operation, cover is likely to be postponed until these have been carried out and/or you return to your normal full time occupation. However you should contact your Financial Broker if the impending surgery, referral, tests or investigation is trivial as cover may still be available.

Premium payments

The cost of cover varies by your age, the policy term, your smoking status, the benefits chosen and your health. Premiums are collected monthly by direct debit. All premiums should be paid promptly – although we will allow up to 30 days of grace to cover the late payment of a premium. If a premium is delayed any longer, the plan will lapse and your cover will stop.

No cash-in value

Your income protection plan does not acquire a cash-in value. So, at the end of your chosen term – or, if you stop paying the premiums earlier – your cover will stop and no payment will be made.

Reinstatement

If your income protection plan lapses due to non-payment of premiums, you may reinstate it at any time within the following 6 months. This reinstatement will be subject to you providing us with satisfactory evidence of your ongoing good health – and paying all the outstanding premiums.

Other Exclusions & Restrictions

Some additional exclusions and restrictions may apply to this plan and both the automatic and optional benefits attached to it. These are outlined in detail in your Policy Conditions.

Aviva

with you today, for a better tomorrow

Our Purpose

Aviva's purpose is to be 'with you today, for a better tomorrow'. We're there to protect the things that matter most to our customers: their homes and belongings, their health and wealth, their future and their families. We help our customers make the most out of life, plan for the future and have the confidence that if things go wrong we'll be there to put it right.

Our Irish Heritage

Aviva has been operating in the Irish market since 1780 and serves almost 800,000 customers through our life and general insurance businesses[1]. We're part of the Aviva Group with over 25 million customers worldwide[2]. We are proud sponsors of Aviva Stadium, the home of Irish rugby and soccer.

1. Source: Aviva Internal Data May 2025. 2. Source: Aviva.com. Data as at 01 July 2025.

For a better tomorrow. It takes Aviva.

Get in touch

In writing

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By telephone
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By email
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Aviva.ie

Aviva Life & Pensions Ireland does not guarantee the on-going availability of any or all of the Aviva Care Ireland services to its policyholders and may, at its sole discretion, withdraw access to the service at a month's notice. If we withdraw it, we'll write to notify policyholders at least 30 days in advance of its removal.

Teladoc Health, who provide the Aviva Care services, is not a regulated entity. Aviva Care is not a regulated service.

Aviva Life & Pensions Ireland Designated Activity Company, is a private company limited by shares, registered in Ireland No. 165970. Registered office at Building 12, Cherrywood Business Park, Loughlinstown, Co. Dublin, D18 W2P5. Tel (01) 898 7950, www.aviva.ie

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