AVIVA

# Mortgage Protection

**We've got you covered**



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

# What is Mortgage Protection?

Your home is probably the most important thing you own so it makes sense that you want to protect it. But what would happen if death or a serious illness meant that you couldn't make your mortgage payments any more?

Mortgage Protection is simply a form of life insurance linked to your mortgage. It's specifically designed to help pay the outstanding balance of your mortgage if the worst were to happen to you. This gives your family the security of knowing their home is safe at a difficult time.

As long as you have enough cover in place, the plan will help to automatically pay off your mortgage if you die during the term of the plan. Your mortgage protection plan is a type of decreasing life insurance.

This means the amount it pays out reduces every month as your mortgage decreases. Because of that, you only pay for the cover you need. And if you arrange a joint mortgage, the plan can cover both people.

Anyone taking out a mortgage is obliged to have mortgage protection in place. Many people take up a policy with their mortgage provider, but it's a good idea to shop around for the plan that suits you best. Your financial broker can help you with this decision.



# How does Mortgage Protection work?

When you take out a mortgage, your provider will insist you have enough cover in place to repay it if you die within the term of your mortgage. This is a basic type of life insurance cover. However, to give you further protection, you can combine your life cover plan with serious illness cover. This gives you protection for a number of serious illnesses.

When you take out a Mortgage Protection plan, you'll pay a premium each month for the length of your mortgage term.

Your mortgage protection plan helps pays off your mortgage if you die before the end of the term. As it's designed to work with your mortgage, the amount of cover reduces over time as you pay off your mortgage.

As you would expect, because your cover decreases over the term, this type of life insurance is usually cheaper than cover which stays at the full amount throughout the term of the policy.

The cost of your Mortgage Protection cover will depend on:

- **the size of your mortgage - this determines the amount of cover you need**
- **whether you add a conversion option**
- **whether you add specified illness cover**
- **the length of your mortgage - this determines the term of your plan**
- **your age**
- **whether you are a smoker or non-smoker**
- **your current state of health**
- **whether you take out the plan by yourself or jointly with your partner**



# 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
- Tasty, nutritious recipe options available for omnivore, vegetarian, and vegan preferences

## 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.**

# What is specified illness cover?

**Nobody likes to think they may become seriously ill, but it's something you should be prepared for.**

Specified Illness cover provides a lump sum cash payment which enables you to take care of yourself and your family if you're diagnosed with one of the conditions we cover.

Being diagnosed and suffering from a serious illness can be emotionally and physically draining. It can disrupt your ability to earn a living or care properly for yourself and your family. You may need to adapt your home or even move house. Specified Illness cover offers you protection from the financial impact a specified illness may bring.

Specified illness under this contract can be selected only on an accelerated basis (where the life cover is reduced by the amount of any specified illness claim), and the specified illness benefit must be the same or less than the amount of the life cover. If you are diagnosed as suffering from one of the listed specified illnesses, we will pay out the benefit amount.

Whether you make a speedy recovery or you have to cope with spells in hospital, operations, debilitating treatments or a lengthy recuperation, specified illness cover can provide a one-off lump sum to help you through.

# Specified Illness Cover

## Full payment illnesses

Specified Illness covers 52 illnesses on a full payment basis. This means that if you suffer one of these illnesses and satisfy the definition while on cover, we will pay the full amount for which you are covered.

| | |
|---|---|
| Alzheimer's Disease or Dementia - resulting in permanent symptoms | Loss of Independent Existence – permanent and irreversible |
| Aorta Graft Surgery - for disease | Loss of Speech - permanent and irreversible |
| Aplastic Anaemia - of specified severity | Major Organ Transplant |
| Bacterial Meningitis - resulting in permanent symptoms | Motor Neurone Disease - resulting in permanent symptoms |
| Balloon Valvuloplasty | Multiple Sclerosis - with persisting symptoms |
| Benign brain tumour - of specified severity | Multiple System Atrophy |
| Benign spinal cord tumour | Necrotising fasciitis |
| Blindness - permanent and irreversible | Open heart surgery - with surgery to divide the breastbone |
| Brain Injury due to anoxia or hypoxia | Paralysis of Limb - total and irreversible |
| Cancer - excluding less advanced cases | Parkinson's Disease - resulting in permanent symptoms |
| Cardiac Arrest - with insertion of a defibrillator | Parkinson's plus syndromes |
| Cardiomyopathy - of specified severity | Peripheral Vascular Disease - with surgery |
| Chronic Pancreatitis | Primary Pulmonary Hypertension - of specified severity |
| Coma - resulting in permanent symptoms | Primary Sclerosing Cholangitis - of specified severity |
| Coronary artery by-pass grafts - with surgery to divide the breastbone | Progressive Supra-Nuclear Palsy - resulting in permanent symptoms |
| Creutzfeldt-Jakob disease - resulting in permanent symptoms | Pulmonary Artery Replacement - with surgery to divide the breastbone |
| Deafness - permanent and irreversible | Severe Crohn's Disease - with persisting symptoms that have not responded to surgical intestinal resection |
| Devic's Disease - with persisting symptoms | Severe Lung Disease - of specified severity |
| Encephalitis - resulting in permanent symptoms | Short Bowel Syndrome - requiring permanent total parenteral nutrition |
| Heart Attack - of specified severity | Spinal Stroke |
| Heart valve replacement or repair | Stroke - resulting in permanent symptoms |
| HIV Infection – infection from a blood transfusion, a physical assault or at work in an eligible occupation | Systemic Lupus Erythematosus - with severe complications |
| Intensive Care - requiring mechanical ventilation for 10 days | Terminal illness |
| Kidney Failure - requiring dialysis | Third degree Burns - covering 20% of the body's surface or 50% of the face’s surface |
| Liver Failure - end stage | Total Pneumonectomy |
| Loss of Hand or Foot - permanent physical severance | Traumatic head Injury - resulting in permanent symptoms |

## Partial payment illnesses

Specified Illness covers 45 illnesses on a partial payment basis. If you are eligible to claim for one of these, we will pay €20,000 or half of your cover amount, whichever is lower. One exception to this is Angioplasty – single vessel for which we pay €5,000 or half of your cover amount, whichever is lower.

| | |
|---|---|
| Angioplasty - Single Vessel - for coronary artery disease of specified severity | Less advanced cancer of the oral cavity or oropharynx - with surgical removal |
| Angioplasty - Two or more Vessels - for coronary artery disease of specified severity | Less advanced cancer of the ovary - with surgical removal |
| Aortic Aneurysm - with endovascular repair | Less advanced cancer of the pancreas - with surgical removal |
| Carcinoma in Situ of the breast - with surgery to remove the tumour | Less advanced cancer of the renal pelvis and ureter - of specified severity |
| Carcinoma in situ of the oesophagus - with surgery to remove the tumour | Less advanced cancer of the stomach - with surgical removal |
| Carcinoma in Situ of the urinary bladder - requiring surgical removal | Less advanced cancer of the testicle - with specified surgery |
| Carotid Artery Stenosis – treated by endarterectomy or angioplasty | Less advanced cancer of the thymus - with surgical removal |
| Central retinal artery occlusion or Central retinal vein occlusion - resulting in permanent visual impairment | Less advanced cancer of the uterus - with specified surgery |
| Cerebral abscess - requiring surgery | Less advanced cancer of the vagina - with surgical removal |
| Cerebral aneurysm - with surgical repair | Less advanced cancer of the vulva - with surgical removal |
| Cerebral arteriovenous malformation - requiring surgery | Liver resection |
| Crohn's disease - treated with surgical intestinal resection | Low-grade prostate cancer |
| Cystectomy - complete removal of the urinary bladder | Neuroendocrine Tumour (NET) of low malignant potential – with surgery |
| Early stage thyroid cancer – of specified advancement | Peripheral vascular disease - with angioplasty |
| Gastrointestinal Stromal Tumour (GIST) of low malignant potential – with surgery | Pituitary tumour – resulting in permanent symptoms or surgery |
| Implantable Cardioverter Defibrillator for Primary Prevention of sudden cardiac death | Serious Accident Cover - resulting in at least 28 consecutive days in hospital |
| Less advanced cancer of the anus – with surgical removal | Significant Visual Impairment - permanent and irreversible |
| Less advanced cancer of the appendix, colon or rectum – with specified surgery | Single Lobectomy - for disease or trauma |
| Less advanced cancer of the bile ducts - with surgical removal | Surgical removal of one eye |
| Less advanced cancer of the cervix - with specified surgery | Syringomyelia or Syringobulbia |
| Less advanced cancer of the gallbladder - with surgical removal | Third degree burns - covering 5% of the body's surface or 25% of the face's surface |
| Less advanced cancer of the larynx - with specified treatment | Ulcerative Colitis - treated with total colectomy (removal of the entire bowel) |
| Less advanced cancer of the lung and bronchus - with specified surgery | |

You can't claim under both a partial payment specified illness and a full payment specified illness for related conditions if the diagnoses or events leading to a claim are within 30 days of each other. In these circumstances, the total amount we pay will be the full payment specified illness cover amount.

Once you claim your full specified illness cover payment, you will have no specified illness cover left and no option to claim for a partial payment. Precise definitions of the specified illnesses and disabilities covered are set out in your Policy Document – together with details of any time limits that apply. In particular, you will need to survive for at least 14 days after the onset of the illness or disability. Any claim for benefits must be made within the time limits specified in the Policy Document.

For further information see the Specified Illness Definitions Guide which provides a full 'layman's' explanation of the specific illnesses that the plan covers, as well as the exclusions and restrictions that apply.

# Automatic additional benefits with your serious illness cover

| | |
|---|---|
| **Advance payment of the specified illness benefit** | • If you need a particular surgery (as listed in the policy conditions), we'll pay out 50% of the specified illness benefit to a maximum of €30,000. |
| **Supplementary / partial payment for specified illnesses** | • In addition to the 52 specified illnesses where we'll pay out fully, we also cover 45 further illnesses where we'll pay out up to €20,000 on diagnosis. |

## Cover for a child

Your plan also provides cover for your children. By "children" or "child" we mean any child, stepchild or adopted child of yours who is aged 30 days or more and who is under the age of 21 or under the age of 25 if in full time education.

| | |
|---|---|
| **Children's specified illness cover** | • We cover children for the same specified illnesses as you.<br>• For full payment illnesses, we cover children for €25,000 or half of your cover amount, whichever is lower.<br>• For partial payment illnesses, we cover children for €5,000 or a quarter of your cover amount, whichever is lower.<br>• As we don't ask for any medical details about your children before including them in your plan, we won't cover them for a specified illness if the:<br>› condition was present at birth<br>› symptoms first appeared before the child was covered<br>› child dies within 14 days of diagnosis. |



# Protect Plus – Automatic extra benefits

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

That's why we add a number of benefits to 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.

| | |
|---|---|
| **Accidental death benefit** | • This cover kicks in from the moment you send us a fully completed and signed application form and direct debit mandate. You get cover for accidental death up until we accept or decline your application. We will pay out the lower of the life cover amount being applied for or €150,000. We will only pay once under this benefit in respect of any life insured regardless of the number of life cover policies or applications for life cover a person has with Aviva. |
| **Terminal illness benefit** | • We'll pay out the life cover amount if you're diagnosed with an advanced or rapidly progressing incurable illness. Your life expectancy must be less than 12 months in the opinions of both an attending consultant and our Chief Medical Officer. |
| **Guaranteed Mortgage insurability option** | • If you increase your mortgage or extend its term, you can take out additional mortgage protection cover to meet your need for a larger amount of life cover.<br>• We won't ask for further evidence of your health as long as:<br>› the term of your plan matches that of your extended mortgage, and<br>› the increase in your cover is no more than €40,000.<br>• Please read the special conditions surrounding this option in your policy conditions. |
| **Children's life cover** | • We cover each of your children for the lesser of €5,000 life cover or 10% of the sum insured life cover for as long as you are covered. We will only pay one claim for each child, no matter how many plans you have with us. |

# Choose a flexible mortgage protection plan to suit you

**A conversion option will allow you to extend your cover in a follow-on plan without the need for a medical assessment. If you'd like to talk this through with someone, a financial broker can talk you through all your options and help you make the right decision for you.**

## Conversion Option

This option will only apply if specifically chosen by you at the outset and may be excluded from your policy if you are accepted for cover at special terms. You may exercise your conversion option at any time before your 85th birthday (or 70th birthday if you have chosen an accelerated specified illness benefit). If you wish for your new plan to include a conversion option, you must exercise your conversion option before your 83rd birthday (or 65th if you have chosen accelerated specified illness benefit). For joint life and dual life plans, the age of the elder life will be the age taken into account.

If you select the conversion option, you can select any term for your cover from 2 to 40 years. You can convert the plan to a new plan at any time before expiry, without the need to provide further medical information. Important: Aviva Life & Pensions Ireland DAC reserves the right to offer alternative cover options for conversion should should the plan that you choose to convert into not be available at the time.

You may exercise this option at any time during the original policy term, without needing to supply us with any further medical evidence no matter what your state of health is at the time.

**This conversion option is subject to the following conditions:**

- The amount of your cover under the new policy cannot be higher than the amount of cover on the plan at the time of conversion.
- The premiums payable to the new plan will be calculated based on your age, smoker status and on the rates applying at the time of conversion for the plan selected. If any special terms were applied to your original policy, these will also be applied to your new policy on conversion.
- There is no option to add indexation on the new policy.
- The new plan will be subject to the standard conditions then applying to that type of policy.



# 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. Honesty, openness and integrity are vital to our claims handling principles and procedures.

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**
- **resolving any disputes professionally and fairly through our dispute procedures and our participation in the Statutory Ombudsman Scheme.**

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 application 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.

## 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

## Who is eligible?

You can apply for Mortgage Protection Cover if you are aged between 18 and 74 (please see the table below for full details). You will need to complete an application form, giving us full details of your state of health – and it is possible that we may ask you to undergo a medical examination (at Aviva's expense).

| | Age next birthday at entry | Age next birthday at cessation | Term |
|---|---|---|---|
| Minimum - Life cover | 19 | 21 | 2 years |
| Minimum - Life cover with Acc Specified Illness cover | 19 | 24 | 5 years |
| Maximum - Life cover | 75 | 90 | 40 years |
| Maximum - Life cover (convertible) | 65 | 85 | 40 years |
| Maximum - Life cover with Acc Specified illness cover | 70 | 75 | 40 years |
| Maximum - Life cover with Acc Specified illness cover (convertible) | 60 | 70 | 40 years |

## Premium payments

The cost of cover varies by your age, the policy term, your smoking status, the benefits chosen and your health. Premiums can be paid monthly or annually in advance by direct debit only. If you then wish to change from paying monthly to paying yearly – or vice versa – you may do so on any anniversary date. 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. If you do not claim during the period of cover, the plan will expire and no benefit will be payable. If you stop paying the premiums early, your cover will stop and the plan will have no cash-in value.

## Minimum premium

The minimum premium is €10 per month or €120 per year for single and joint life cover.

## Assigning your plan

As your plan is an integral part of your mortgage arrangement with a bank or another lender, the plan may be assigned to this third party. Any changes to the policy while your mortgage remains in force must be approved by your mortgage lender.

## Reinstatement

If your Mortgage Protection Cover lapses, 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, plus any late payment charge that may apply at that time.

## Early repayment

If you pay off your mortgage early, you may stop the plan immediately – you need to notify us that you wish to do so. However, you may prefer to leave your plan in force, to provide additional security for your family. Your Mortgage Protection Cover does not acquire a cash-in value at any time.

## Guaranteed Mortgage Insurability Option

If you increase your mortgage or extend the term of it (but not beyond your 70th birthday) you may take out an additional Mortgage Protection cover policy to meet your increased need for life assurance. The new plan will be for life assurance only, specified illness cover cannot be included. We'll set up a Mortgage Protection Cover policy for your additional cover and you'll pay an additional premium for this.

No further evidence of your good health will be required to take this option. This is provided the term of the policy matches that of your extended mortgage and any increase is not more than €40,000. However, if it is lower than €40,000, then any increase cannot be any greater than the original level of cover. Alternatively, if it is lower than €40,000 the increase in the amount of cover required must equal the amount of mortgage top-up taken.

The premiums payable for this increase will be calculated based on your age, smoker status and on the rates applying at the time. However, the availability of this option is subject to certain conditions. For example, your original policy must have been issued on standard terms.

## Territorial limits (Only applies to plans with Specified Illness Cover)

A claim for a specified illness will be invalid if you are resident outside of the European Union, Western Europe (Andorra, Channel Islands, Gibraltar, Iceland, Isle of Man, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the United Kingdom), Australia, Canada, Hong Kong, New Zealand, Singapore, South Africa, United Arab Emirates and/or United States of America, for more than 13 weeks in the 12 consecutive calendar months immediately preceding a claim.

## Exclusions applying to specified illness and terminal illness benefits

We will not pay any Specified Illness benefits or Terminal Illness benefits, where the disability or illness is caused by intentional self-inflicted injury, failure to follow reasonable medical advice or by alcohol, solvent or drug abuse. Specified Illness benefits or Terminal Illness benefits will also be excluded if they are caused by war or civil war; wilful participation in acts of violence; flying other than as a passenger on a recognised airline; participating in a dangerous pastime or pursuit; or any breach of the criminal law. The exclusions are described more fully in your policy document.

## Accidental death benefit

We will provide you with free accidental death cover while your application is being considered. Accidental death means a death occurring before age 65 and within 12 months of an accident due to accidental bodily injury arising solely and directly from external violent, visible and accidental causes, totally independent of any physical or mental illness or infirmity.

Your accidental death cover will start on the day we receive your fully completed application and continue until the earliest of three dates:

1. the end of 3 month, or
2. the date that the cover provided by your plan comes into effect, or
3. the date you are informed that your application has not been accepted at ordinary rates.

Should death occur within 12 months of an accident that occurred while Accidental Death benefit was in place, the full amount of life assurance cover for which you have applied will be paid out, up to a maximum of €150,000. In the case of a joint plan this immediate cover benefit will be payable on "first death" basis. This means that, whichever one of you dies first, the benefit will be paid to the survivor. If the plan has been effected on a dual life basis, then the immediate cover benefit will be payable on the death of each life. We will only pay once under Accidental Death Benefit in respect of any life insured regardless of the number of policies or applications for life cover a person has with Aviva.

Accidental Death Benefit will not be paid if death is caused directly or indirectly by any of the following: self inflicted injury including suicide or attempted suicide; engaging in a hazardous pursuit; war (whether declared or not, riot or civil commotion); taking alcohol or drugs (unless they are prescribed by a registered doctor in the Republic or Ireland); committing, attempting or provoking an assault or criminal offence; taking part or attempting to take part in any aerial flight other than as a fare paying passenger on a licensed airline; death in a country outside the EU, Channel Islands, Gibraltar, Isle of Man or the United Kingdom; engaging in a hazardous occupation; an assault on the covered person which is not reported to the police; disease, bodily or mental infirmity or surgical treatment of these or where the covered person acts against medical advice.

Notification of death must be received by Aviva Life & Pensions Ireland DAC at our registered office, Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co. Dublin, D18 W2P5 within 12 months of the date of death.

## Joint Life premiums

If one of the life insured for Life Cover or Accelerated Specified Illness Cover under a joint life plan claims a death benefit or full payment specified illness benefit under the plan, the policy will cease.

## Dual Life premiums

If one of the life insured for Life Cover or Accelerated Specified Illness cover under a dual life plan claims a benefit under the plan, that benefit in respect of the claimant will stop and reduced premiums will apply for any remaining benefit. Premiums for the second life insured's cover will continue to be payable.

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.

# About Aviva

Aviva have been providing trusted protection in Ireland for over 240 years. We're part of the Aviva group, providing €18.5 million customers* in the UK, Ireland and Canada with a range of solutions to meet their insurance, wealth and retirement needs. We have a clear set of values, which guides everything we do. We aim to put customers first and care passionately about their needs, work to challenge the status quo and put things right. This approach means we'll be here for our customers and our communities today, tomorrow and for many years to come.

## A commitment to quality service

Aviva are committed to providing the highest standards of customer service. However, if you are unhappy with any aspect of our service, please let us know. We take all complaints very seriously and will aim to put things right as quickly as possible. Please contact at the address below. If your complaint is not dealt with to your satisfaction, you may complain to:

**Financial Services and Pensions Ombudsman**
Address: 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Tel: +353 1 5677000 E-mail: info@fspo.ie Web: www.fspo.ie
Full details of the remit of the Financial Services and Pensions Ombudsman can be obtained directly from their office.

## Get in touch

### In writing

**The Customer Experience Manager, Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5.**

### By telephone

**1800 159 159**

### By email

**csc@aviva.com**



*Source: Aviva Annual Report 2021.

**aviva.ie**

**It takes Aviva.**

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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.**

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Registered office at Building 12, Cherrywood Business Park, Loughlinstown, Co. Dublin, D18 W2P5. Tel (01) 898 7950 www.aviva.ie
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