

Guaranteed Sixty-Plus Life Insurance

Insurance Details



Life Insurance

Contents

Welcome to Aviva

Section 1

Setting up your insurance

- 1.1 Who can take out Guaranteed Sixty-Plus Life Insurance?
- 1.2 What is the maximum amount I can be insured for?

Section 2

Your insurance

- 2.1 Guaranteed Sixty-Plus Life Insurance

Section 3

Managing your insurance

- 3.1 Paying for your insurance
- 3.2 Telling us about changes to personal details
- 3.3 Changing your Guaranteed Sixty-Plus Life Insurance
- 3.4 Claiming on your insurance

3

Section 4

General terms and conditions

- 4.1 Cancelling your insurance 10
- 4.2 Cash value 10
- 4.3 Inflation 10
- 4.4 Interest 11
- 4.5 Data protection 11
- 4.6 Taxation, laws and regulations 12
- 4.7 Contract 13
- 4.8 Misstatement of age 13
- 4.9 Complaints 13
- 4.10 If we can't meet our liabilities 13
- 4.11 Assignment 14
- 4.12 Rights of third parties 14
- 4.13 Economic sanctions 14
- 4.14 Restricted persons 14
- 4.15 When we can make changes to your insurance 14
- 4.16 About our business 14

Section 5

Definitions

- An explanation of the terms we use 15

Welcome to Aviva

Thanks for choosing Guaranteed Sixty-Plus with Life Insurance from Aviva

Who are we?

We're Aviva Life & Pensions UK Limited (Aviva for short). We specialise in insurance in the UK that helps people experiencing tough times in life – such as life insurance, critical illness and income protection cover.

How to use this document

The purpose of this document is to explain how Guaranteed Sixty-Plus with Life Insurance works – it gives you all the terms and condition of the insurance. Please read this document carefully and keep it in a safe place in case you need to make a claim. There are three important documents to keep safe together, as they form your policy with us:

- the Insurance Details (this document)
- the Insurance Summary (a personalised summary of your insurance), and
- the Application Details (the answers you gave when you applied for the insurance)

You'll find these in your welcome pack when you took out your insurance.

If there's anything that isn't clear about the insurance you've purchased from us or if you have any questions, please get in touch.

The language we use in the Insurance Details

'We', 'us' or 'our' means Aviva Life & Pensions UK Limited. 'You' or 'your' means the person(s) insured or, where appropriate, anyone legally entitled to the insurance payout – unless a different meaning is given in a particular paragraph of this document.

Some words in this document are **bold**. These are words that we provide an extra definition of. They're all explained in section 4.



How to contact us

Call us on:

 0330 390 0510

If calling from outside the UK, please call: +44 0330 390 0510

Email us at: enquiries@protection.aviva.com

Write to us at:

Aviva Life & Pensions UK Limited, PO Box 12010, Harlow, CM20 9LG.

We're open Monday to Thursday, 8.30am to 6pm and Friday, 8.30am to 5.30pm except bank holidays.

Please note these opening hours are UK local time. To make sure we have an accurate record of the instructions, we may record or monitor phone calls.

For more information visit protection.aviva.com

Need this in a different format?

Please get in touch if you'd prefer this brochure (**EDCO2266**) in large font, braille, or as audio.

Setting up your insurance

1.1 Who can take out Guaranteed Sixty-Plus Life Insurance?

When you apply for your **insurance**, you must be resident in the **UK**. You'll need a **UK** bank account.

At the time you apply for this **insurance** you must:

- Be in the **UK** with a legal right to live in that jurisdiction, and
- Consider your main home as being in the **UK** and have no current intention of moving anywhere else permanently.

You need to tell us if you move outside of the **UK** and your main residence is in another territory. Laws in the territory you become resident in may affect your ability to continue to benefit fully from the features of your policy. We may need to change, reduce or remove any of your policy terms. We'll give you details once you've told us. You should seek your own independent advice.

Regardless of what is set out elsewhere in these terms we will not be obliged to exercise any of our rights and/or comply with any of our obligations under this policy, if to do so would cause, or be reasonably likely to cause, us to breach any law or regulation in any territory.

1.2 What is the maximum amount I can be insured for?

You can take out more than one Guaranteed Sixty-Plus Life Insurance, but there's a limit to how much you can pay for your **insurance**.

The maximum we'll insure you for (whether provided by Aviva Life & Pensions UK Limited, Aviva Protection UK Limited or AIG Life Limited) is limited to £50 per month per individual across all the Guaranteed Sixty-Plus Life Insurances you hold. This limit applies to the value of your **monthly payment** when your **insurance** started and doesn't apply to any annual increases.

If you take out more than this limit, your claim may be reduced or declined in line with the maximum **monthly payment** we allow.

If we then identify that the maximum limit has been exceeded, we reserve the right to cancel or amend any policies which go above this limit, and will refund any **monthly payments** you've made as appropriate.



Section 2

Your insurance

2.1 Guaranteed Sixty-Plus Life Insurance

What we'll pay and when

If you die after your **insurance** has been **active** for two years, we'll pay your **insurance amount**:

- if you've chosen to keep your **insurance amount** the same, we'll pay the **insurance amount** that's shown in your **Insurance Summary**.
- if you've chosen increasing **insurance** to help protect against the effects of **inflation**, your **Insurance Summary** will show the **insurance amount** for the first year. Each year on the anniversary of when your **insurance** started, the **insurance amount** increases in line with the **Retail Prices Index**, up to a maximum annual increase of 10%. We'll write to you to update you on your new **insurance amount**. The amount you pay will also increase each year.

In the event of **accidental death** within the first two years of your **insurance**, we'll pay three times your current **insurance amount**, provided your **insurance** is **active**.

If you die for any reason other than **accidental death** within the first two years of your **insurance**, we'll pay one-and-a-half times the **monthly payments** you've already made, provided your **insurance** is **active**.

If you cancel your **insurance** or stop making **monthly payments**, you may qualify for a **protected insurance amount**.

Your **insurance** ends once we've paid the **insurance amount**.

When we won't pay

We won't pay out your **insurance** if any of the following apply:

- you or your personal representatives don't give us the medical or other evidence we ask for
- we find that you've given us inaccurate, incomplete or false information on your application, which would have affected our decision to offer you **insurance**
- you don't keep up your **monthly payments** to us and you don't qualify for a **protected insurance amount**



- if, within the first two years of your **insurance**, your death is the result of any of the following: suicide, self-harm, alcohol misuse, drug misuse, participation in flying other than as a fare-paying passenger, skydiving or hand-gliding, motor sport, powerboat racing, diving, mountaineering or activities within the armed forces
- you don't satisfy the geographical restrictions set out in the 'Claiming on your insurance' section, or
- your **insurance** is no longer **active**.

If you gave us incomplete or inaccurate information, but this was not deliberate, we may amend your **insurance** to reflect the true, complete and accurate information had it been provided by you when you applied for the **insurance**. We're entitled to do the following:

If we'd have offered the **insurance** with higher payments from you, we may reduce the **insurance amount** to reflect the higher payments that would have applied. In these circumstances, we'll use this formula:

New **insurance amount** = existing payments x original

If, after the **insurance** starts, we learn that you have a different date of birth than the one originally stated, this will impact on the **monthly payments** and/or **insurance amount**.

In some cases, your **insurance** may be cancelled. It may also affect how we've interpreted medical evidence, which may result in your **insurance** not paying out or the **insurance amount** being reduced.

Section 3

Managing your insurance

3.1 Paying for your insurance

Making payments to us

We'll collect your first **monthly payment** by Direct Debit (via the **BACS** system) on, or shortly after, the date your **insurance** starts. The Direct Debit must be paid in pounds sterling and from a **UK** bank account.

After your first payment has been collected, we'll collect **monthly payments** on the same date each month. You can choose a date between the 1st and the 28th of the month that suits you. You'll make a **monthly payment** to us until your 90th birthday or you die, whichever happens first.

When the date we collect your **monthly payment** falls on a weekend or bank holiday, we'll collect it on the next working day.

What happens if you don't make a **monthly payment**?

If you miss any payment and you don't pay it within 30 days after it was due, we'll cancel your **insurance**, unless you qualify for the **protected insurance amount**. We'll write to tell you that your **insurance** has been cancelled.

When the amount you pay could change

Your **monthly payment** will only change if:

- you make a change to your **insurance**
- your **insurance** becomes subject to tax, or
- you misstated your age – see section 4.8.

If you've chosen increasing **insurance**, your **monthly payments** will increase each year. How much extra you pay will depend on your age, and your payments will increase by a higher percentage than the increase to your **insurance amount**.



We'll write to you to tell you what the increase to your **monthly payment** will be. You don't have to accept the increase but must advise us if you don't. If you tell us you don't want to accept it, we won't increase your **insurance amount**. However, if you decide to decline the increase for three years in a row, you'll no longer have the option to increase your **insurance amount** in future years.

We'll stop collecting **monthly payments** when you reach your 90th birthday, but your **insurance** will continue to increase each year and help protect against the effects of **inflation**, provided you haven't stopped the increase before this date.

3.2 Telling us about changes to personal details

You need to tell us if you change:

- your name
- your contact details (postal address, telephone number, email address), or
- your bank account.

Please contact us using the details on page 4.

We'll ask you for your **insurance** number when you call us. We'll also ask some security questions to confirm your identity.

3.3 Changing your cover

Stopping and restarting the annual increase

If you've chosen to increase your **insurance amount** to help protect against the effects of **inflation**, we'll write to you each year to tell you your new **insurance amount** and your new **monthly payment**. You can ask for the increases to stop at any time. If you do, your **insurance amount** will be frozen at the level it has reached when you ask us to stop. You can ask us to start increasing it again, but we can't do this if your **insurance amount** has been frozen for three consecutive years.

Asking us to change your **insurance**

To ask us to change your **insurance**, you can get in touch with us using the contact details on page 4.

If you request a change to your **insurance**, we'll send you written confirmation once it has been processed.

3.4 Claiming on your insurance

When to claim

The person claiming should contact us as soon as possible.

How to make a claim

The person claiming can:

- phone our Claims Team on 0330 390 0511. If calling from outside the **UK**, please call +44 330 390 0511

- email us at claimsteam@protection.aviva.com, or
- write to us at Claims Team, Aviva Life & Pensions UK Limited, PO Box 12010, Harlow, CM20 9LG.

We're open Monday to Thursday, 8.30am to 6pm and Friday, 8.30am to 5.30pm, except for bank holidays. Please note our opening hours are UK local time.

If the person claiming doesn't give us the evidence we ask for, or the information they give us is inaccurate or incomplete, we reserve the right to decline a claim. We'll pay the reasonable cost of all medical reports or evidence we ask for.

Who we'll pay out your **insurance** to

We'll pay out your **insurance** to the person legally entitled to receive it. Who this will be depends on the nature of the claim, the circumstances at the time and whether your **insurance** has been assigned or written into trust.

While we're assessing the claim, we'll establish and confirm who is legally entitled to receive the **insurance** payment.

We'll normally pay out the **insurance amount** to your personal representatives. Personal representatives need to send us the original Grant of Representation, Letters of Administration or Confirmation before we can pay any **insurance amount** to them.

If you've instructed us to pay out the **insurance amount** to someone else by a deed of assignment, we'll pay this **assignee**. The **assignee(s)** need to send us the original deed of assignment before we can pay any **insurance amount** to them.

If the **insurance** is held under a trust, we'll pay out the **insurance amount** to the **trustee(s)**. The **trustee(s)** must then follow the terms of the trust to distribute the money to the chosen beneficiaries. **Trustee(s)** need to send us the original Trust Deed and any deeds altering the trust before we can pay any **insurance amount** to them. We'll return these when we pay the claim.

How we'll pay your **insurance**

We'll pay out your **insurance amount** in pounds sterling by direct credit (via the **BACS** system) into a **UK** bank account nominated by the **assignee(s)**, **trustee(s)** or your personal representative.

If the **claimant** wishes to receive the **insurance amount** payment outside of the **UK**, then arrangements for a transfer from the **claimant's UK** bank account will need to be made at the **claimant's** own expense. The **claimant** will bear the risk of any difference due to currency exchange rates.

Section 4

General terms and conditions

4.1 Cancelling your insurance

When your **insurance** starts, we'll send you information about your right to change your mind and cancel your **insurance**. You have 30 days from the date you receive this information to do this. If you cancel within 30 days, we'll refund any **monthly payments** you've made to us, unless we've already paid a claim under your **insurance**.

If you don't cancel within this time period, your **insurance** will remain **active** as set out in your **Insurance Summary**.

You can stop your **insurance** at any other time. Once you tell us, your **insurance** will end on the day before your next **monthly payment** is due to be collected. Any **monthly payments** made to this date won't be refunded.

If you cancel your **insurance** and have paid at least half of all **monthly payments** that are due between when your insurance first started and your 90th birthday, you'll qualify for the **protected insurance amount** and we'll pay a reduced **insurance** amount when you die.

If you cancel your **insurance** after 30 days and have paid less than half of the **monthly payments**, your **insurance** will end on the day before your next **monthly payment** is due and you won't get any money back.

4.2 Cash value

Your insurance doesn't have any cash value at any time unless a valid claim is made.

4.3 Inflation

The purchasing power of the money paid out may be reduced in real terms, due to the effects of **inflation**. If you selected an increasing **insurance amount**, this may provide some protection against the effects of **inflation**, however this isn't guaranteed.



4.4 Interest

If we make a payment any later than eight weeks after we receive all of the information we need, we'll pay interest on the overdue amount from the date payment should have started. This will be at the Bank of England base rate.

4.5 Data protection

We're committed to protecting the privacy of customers, claimants and other business contacts.

In order to provide our products and services and to run our business, we'll collect, use and disclose your personal information, including sensitive personal data (health information). Where we do this, we'll rely either on your consent, or on a combination of the following justifications: performing a contract with you or preparing to enter into a contract with you; complying with regulatory requirements; or having a legitimate interest to request your personal information.

"Personal information" identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide personal information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their personal information with us.

Personal information we collect

Personal information we may collect about you includes:

- General identification and contact information
- Family details
- Sensitive information such as health and lifestyle details
- Other sensitive information such as racial/ethnic origin, religious or other beliefs, sexual life, criminal proceedings – outcomes and sentences, offences/alleged offences, and
- Financial details: bank account details and other financial information.

How we use your personal information

We may use the personal information provided to us to:

- Make decisions about whether to provide you with **insurance**
- Administer your **insurance**, assess and pay claims, and general customer service activities (including complaint resolution and claims disputes)
- Detect, investigate and prevent crime, including fraud and money laundering
- Carry out market research and analysis
- Comply with applicable laws and regulatory obligations (including those outside your country of residence), and

- Market products and services of brands or companies within the Aviva group in accordance with your marketing preferences.

Sometimes, as part of our business operations, decisions are taken about you using automated computer software and systems. These decisions don't involve human input. For example, we use automated decision making to assess your eligibility for insurance and to determine your **monthly payment**.

To opt out of any marketing communications that we may send you, contact us by

email at
DataProtectionOfficer@protection.aviva.com

or by writing to

The Data Protection Officer,
Aviva Life & Pensions UK Limited,
PO Box 12010,
Harlow,
CM20 9LG.

If you opt out, we may still send you other important service and administration communications relating to the services which we provide to you from which you can't opt out.

Where we may get personal information from

We may get personal information from you or from other sources, for instance your doctor.

Who we'll share personal information with

We may share personal information about you for the purposes listed in 'How we use your personal information' with certain named third parties. These third parties are:

- Aviva group companies
- Our reinsurers (a list of these reinsurers can be provided on request)
- Our external third party service providers (including medical screening service providers)
- The firm responsible for introducing you to us
- Your own doctor and other medical consultants
- Legal and regulatory bodies
- Law enforcement and fraud prevention agencies, and
- Other insurance companies or organisations.

More information on how we process your personal data can be found on our website at **protection.aviva.com**.

International Transfer of personal information

Sometimes we, or third parties acting on our behalf, may need to transfer personal information to parties located in other countries that have data protection regimes that are different to those in the country where you're based, including countries which haven't been found to provide adequate protection for personal information by the UK Government.

When making these transfers, we'll take steps to ensure that your personal information is adequately protected and transferred in accordance with the requirements of data protection law.

Security of personal information

Appropriate technical and physical security measures are used to keep your personal information safe and secure. When we provide personal information to a third party (including our service providers) or engage a third party to collect personal information on our behalf, the third party will be selected carefully and required to use appropriate security measures to protect the confidentiality and security of personal information.

Your rights

You have a number of rights under data protection law in connection with our use of your personal information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access personal information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your personal information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator.

More information about your rights and how you may exercise them is set out in full in our Privacy Policy (see overleaf).

Privacy notice

For full details on how we use personal information, how we maintain the security of personal information, who we share personal information with, the data protection rights available to individuals in the UK, and who to contact in the event of any queries, please refer to our full privacy notice which can be found on our website: [protection.aviva.com/privacy-policy](https://www.aviva.com/privacy-policy).

Alternatively, you may request a copy by writing to

The Data Protection Officer,
Aviva Life & Pensions UK Limited,
PO Box 12010,
Harlow,
CM20 9LG

or by email at

DataProtectionOfficer@protection.aviva.com

4.6 Taxation, laws and regulations

This contract between you and Aviva Life & Pensions UK Limited, and any dispute or claim arising out of or in accordance with it or its subject matter or formation (including non-contractual disputes or claims), shall be governed by and construed in accordance with the **laws**.

By taking out this contract, you and Aviva Life & Pensions UK Limited agree to submit to the exclusive jurisdiction of the courts of England and Wales if there's ever a dispute between you and Aviva Life & Pensions UK Limited. **Laws** may change in future and we can't be held responsible for any information given or any changes in tax provisions or legislation.

The money we pay out from your **insurance** is normally free from Income Tax and Capital Gains Tax for **UK** residents. This may change if the **law** changes.

Professional guidance should be sought before any type of assignment or changed ownership is undertaken.

We can't advise whether a trust is suitable in any particular circumstances or give tax advice in relation to the use of trusts. We recommend that you take professional advice before setting up a trust.

If your **insurance** is held in trust, it shouldn't normally form part of your estate for Inheritance Tax purposes.

There is a potential Inheritance Tax charge when your **insurance** is paid out of a trust (known as 'exit charges') or on every tenth anniversary of the creation of the trust (known as 'periodic charges'). This applies to **UK** residents only.

Claimant(s) who are outside of the **UK** when an **insurance** payment is received may also be subject to additional taxation in the local jurisdiction. Please consult your tax adviser or local tax inspector for clarification.

If there's any change to tax and other **laws**, or **State Benefits**, we may change the terms and conditions set out in your **insurance** documents in order to comply with these **laws**.

4.7 Contract

The contract between you and Aviva Life & Pensions UK Limited consists of:

- any information you provide in your application and any subsequent information you've provided
- these terms and conditions, which we may amend from time to time
- any additional terms and conditions detailed in your **Insurance Summary** that we send when your **insurance** starts, and
- any additional terms and conditions detailed in any subsequent **Insurance Summary**.

The contract between you and Aviva Life & Pensions UK Limited as described above constitutes the entire agreement and understanding between the parties and supersedes and extinguishes all previous drafts, agreements, arrangements and understandings between them, whether written or oral, relating to its subject matter. If there's a conflict between these terms and any of the terms set out in your **Insurance Summary**, the terms set out in your **Insurance Summary** will take precedence.

If any court finds that any provision of the **Insurance Summary** or any other document embodying the contract between you and Aviva Life & Pensions UK Limited (or part thereof) is invalid, illegal or unenforceable that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of the **Insurance Summary** or any other document embodying the contract between you and Aviva Life & Pensions UK Limited won't be affected.

4.8 Misstatement of age

If, after you take out your **insurance**, we learn that you have a different date of birth than the one originally stated by you, this will impact on the amount of your **insurance** or your **monthly payment**.

In some cases, this may affect your right to **insurance** and your **insurance** may be cancelled.

4.9 Complaints

If you or any person who your **insurance** has been assigned to has a complaint, they can contact our Complaints team by calling 0330 390 0510 or emailing complaints@protection.aviva.com.

We try to resolve complaints as quickly as possible. If we can't deal with the complaint promptly, we'll send a letter to acknowledge it and then give regular updates until it's resolved. We're committed to resolving complaints through our own complaints procedures. However, if a matter can't be resolved to your satisfaction, you may be able to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service helps settle disputes between consumers and financial firms. Their service is independent and does not cost anything. They can decide if we've acted wrongly and if the person with the complaint has lost out as a result. If this is the case, they'll tell us how to put things right and whether we have to pay compensation.

If a complaint is made, we'll send the person making the complaint a leaflet explaining more about the Financial Ombudsman Service. The leaflet is also available at any time on request. Alternatively, the Financial Ombudsman Service can be contacted at the following address:

Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London
E14 9SR.

Telephone: 0800 023 4567

(calls to this number are free on mobile phones and landlines) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers). If calling from outside the **UK**, please call +44 20 7964 0500.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If a complaint is made, it won't affect your right to take legal proceedings.

4.10 If we can't meet our liabilities

Most of Aviva Life & Pensions UK Limited's customers, including most individuals and small businesses, are covered by the Financial Services Compensation Scheme (FSCS), which is designed to pay compensation if a firm is unable to pay claims because it has gone out of business.

Before looking to pay compensation, the FSCS will first see if they can arrange for your current **insurance** to be replaced by a new insurer. If this isn't possible, the FSCS aims to provide compensation.

For customers who have a valid claim under **insurance** with a failed insurer, the FSCS will look to pay 100% of the claim value.

You can find out more about the FSCS, including your eligibility to claim and the options available to you, by visiting its website fscs.org.uk. Alternatively, you can contact them at the following address:

Financial Services Compensation Scheme PO Box
300 Mitcheldean GL17 1DY

Telephone: 0800 678 1100

If calling from outside the UK, please call +44 20 7741 4100.

Email: enquiries@fscs.org.uk

Please be aware that the rules of the FCFS may change in the future, or FCFS may take a different approach on their application of the above, depending on the circumstances.

4.11 Assignment

If you assign, or transfer, this **insurance** or any of your legal rights under your **insurance** to someone else (including any assignment to the **trustee(s)** of a trust), we need to see notice of the assignment when a claim is made. This notice must be sent to: Aviva Life & Pensions UK Limited, PO Box 12010, Harlow, CM20 9LG.

An assignment could take place when you're using your **insurance** as security for a loan.

4.12 Rights of third parties

No term of this contract is enforceable under the Contracts (Right of Third Parties) Act 1999 by a person who is not party to this contract. This doesn't affect any right or remedy of a third party which may exist or be available otherwise than under that Act.

You and Aviva Life & Pensions UK Limited are the parties to the contract.

4.13 Economic sanctions

We won't be responsible or liable to provide you with **insurance** (including payment of a claim or any other payment) if we're prevented from doing so by any economic sanction which prohibits us or our **Parent Company** (or our **Parent Company's** ultimate controlling entity) from dealing with you or providing your **insurance**.

Economic sanctions change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities. This means that if you, or any third party who has suffered a loss which would otherwise be insured under your **insurance**, are the subject of an economic sanction, we may not be able to insure you.

4.14 Restricted persons

Your **insurance** won't insure any injury, loss or expense sustained directly or indirectly if you're a member of a terrorist organisation, narcotics trafficker, or seller of nuclear, chemical or biological weapons.

4.15 When we can make changes to your insurance

We can make changes to the terms and conditions of your **insurance** that we reasonably consider are appropriate if there is a request from any regulatory authority to do so, or there is a change in the law, applicable legislation, regulation, taxation, our expenses or recommendations or decisions of a regulator or similar body affecting us or your **insurance**.

These changes could affect the amount and type of **insurance** provided. If we do decide to make any changes to your **insurance**, we'll write to tell you at least 28 days before the change takes effect. If you're not happy with the changes, you have the right to cancel the **insurance** (see the section 3.1 Cancelling your insurance).

4.16 About our business

Aviva Life & Pensions UK Limited operates in the **UK**, Channel Islands, Isle of Man and Gibraltar. Information about our business, performance and financial position, and details on how we control our business and manage risks can be found in our Solvency and Financial Condition Report available on our website [protection.aviva.com](https://www.protection.aviva.com).

Section 5

Definitions

The following are explanations of the terms we use across Guaranteed Sixty-Plus Life Insurance (these definitions aren't case sensitive).

Accidental death

Death within 30 days of an accident where you have sustained bodily injury caused by a sudden, identifiable event operating by violent, external, and visible means, which happens by chance and which could not be expected and where the bodily injury is the sole and exclusive cause of death, independent of illness or any other cause.

Active

Your **insurance** has started, your **monthly payments** are up-to-date and we haven't written to you to tell you that you are no longer insured.

Assignee

A person to whom this **insurance** is legally transferred.

BACS

A scheme for the electronic processing of Direct Debits and direct credits.

Claimant

The person(s) legally entitled to claim the payment under your **insurance**. This may be the **trustee(s)** on behalf of the trust and for the benefit of the beneficiaries, **assignee(s)** or personal representatives of your estate.

Inflation

Inflation is the rise in the general level of prices in goods and services over a period of time. As inflation rises, the real value of the money provided by your **insurance** may fall because you may be able to afford less with the same amount.

Insurance

This Guaranteed Sixty-Plus Life Insurance that's provided by Aviva Life & Pensions UK Limited.

Insurance amount

The money we'd pay for a successful claim on your Guaranteed Sixty-Plus Life Insurance.

Insurance Summary

This is a document we send you once we've agreed to offer you **insurance**. It explains the details of your **insurance**.

If the details in your Insurance Summary are not correct, you should tell us immediately as this may affect your **insurance**.

Laws

The law of England and Wales.

Monthly payment

The amount you pay each month to Aviva Life & Pensions UK Limited for your Guaranteed Sixty-Plus Life Insurance.

Parent Company

The legal entity that owns or controls Aviva Life & Pensions UK Limited as defined by the laws applicable to the jurisdiction within which the legal entity resides.

Protected insurance amount

If you cancel or stop paying for your insurance, the insurance will still pay out if you die - as long as you've made at least half of all monthly payments that are due between when your insurance first started and your 90th birthday.

The amount paid out will depend on when you stop making monthly payments and will be at least half of your original insurance.

This is how the protected insurance amount is calculated.

insurance amount	X	number of monthly payments you've already made
number of months between when your insurance started and your 90th birthday		

Retail Prices Index

The Retail Prices Index (RPI) is the general purpose domestic measure of inflation in the UK. It's published by the Office for National Statistics.

State Benefits

A payment made by the government of the state where the claimant resides.

Trustee

A person, often one of a group, who becomes the legal owner of the trust assets (in this case, your insurance and its proceeds) and who has powers to deal with the trust assets in accordance with the terms of the trust and the duties imposed by **law**.

UK

The United Kingdom consisting of England, Wales, Scotland, and Northern Ireland.

UK Government

The government of the **UK** or, upon the secession of Wales, Scotland and/or Northern Ireland from the **UK**, the government of the nation in which England remains.

How to contact us

Call us on:

 0330 390 0510

If calling from outside the UK, please call: +44 0330 390 0510

Email us at: enquiries@protection.aviva.com

Write to us at:

Aviva Life & Pensions UK Limited, PO Box 12010, Harlow, CM20 9LG.

We're open Monday to Thursday, 8.30am to 6pm and Friday, 8.30am to 5.30pm except bank holidays.

Please note these opening hours are UK local time. To make sure we have an accurate record of the instructions, we may record or monitor phone calls.

For more information visit protection.aviva.com

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