

# Critical 3 with Life Insurance

**keyfacts**®



**Individual Protection**

# Welcome to Aviva

Critical 3 with Life Insurance is designed to pay a single sum of money if you suffer with one of the specified critical illnesses, are diagnosed with a terminal illness and are expected to die within 12 months, or if you die.

The purpose of this document is to help you decide whether Critical 3 with Life Insurance is right for you, featuring all the key bits you need to know. We've highlighted words and sections that'll help you understand how things work.

The full terms, conditions and exclusions of this insurance can be found in the Insurance Details and Insurance Summary. The Insurance Details gives you all the terms and conditions of the insurance and the Insurance Summary will be a personalised summary of your insurance if you decide to take it out. We'll let you know throughout this document when you might want to take a look at these.

You'll get a copy of the Insurance Details and Insurance Summary if you decide to buy from us.

## Check it's right for you

You'll need to decide if this product meets your financial needs, so please read this document carefully and check it's right for you.

## Giving us the right information

So your insurance matches your needs, it's really important that you provide us with information that's true, accurate and complete when you apply for your insurance. If you don't, it can cause problems later on, like your insurance being cancelled or a claim being rejected or reduced.

## Who are we?

We're Aviva Protection 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.



## What is Critical 3 with Life Insurance?

Critical 3 with Life Insurance is designed to support you and your family financially when you're seriously ill or die. It can help pay any outstanding debts or contribute towards your mortgage.

This type of insurance will pay out a single sum of money whilst you're insured if you die or are diagnosed with one of the specified terminal or critical illnesses. It only protects you against events that happen to you while you're insured. If something happens outside that time, you won't be insured. Your Insurance Summary will show you when your insurance starts and ends.

### What does terminal illness mean?

A terminal illness means that the illness either has no known cure, or has progressed to the point where it can't be cured.

A claim for terminal illness can be made where you've been diagnosed by a medical consultant with an illness that is expected to lead to death within 12 months. If the consultant can't diagnose this, or expects death to occur more than one year after diagnosis, Aviva won't pay a terminal illness claim.

We'll only make a payment for a diagnosis of a terminal illness if you meet the definition in the Insurance Details.

The three critical illness conditions you're insured for are:

- Cancer – excluding less advanced cases and including aplastic anaemia,
- Heart attack – of specified severity; and
- Stroke – of specified severity.

A full definition of these conditions is explained in section 4 of the Insurance Details.

### Cover for illnesses

We'll only pay a claim for a diagnosis of a terminal illness, cancer, heart attack or stroke if you meet the definition of that condition provided in the Insurance Details.

For some people, we may exclude a specific illness. This could be because you have a particular medical condition when you apply. The Insurance Summary will show if we have excluded any of these critical illnesses from the cover we're offering.

## Who can buy Critical 3 with Life Insurance?

To apply for this insurance, you must be resident in the United Kingdom, be at least 17 years old and no older than 75.

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 can choose to cover:

- you alone – we call this single life insurance; or
- you and another person – we call this joint life insurance.

### What does joint life insurance mean?

Joint life insurance is where two people need insurance so if one person dies or one of the specified terminal or critical illnesses, the other is provided with financial support. The insurance will only pay out once. The insurance is jointly owned and ends when a payment is made meaning the other person is no longer insured under this insurance.

## The fundamentals – how it works

### The amount of insurance

You decide on how much insurance you want. This is the amount we pay if you die or are diagnosed with a terminal illness, cancer, heart attack or stroke before your insurance ends.

### Reviewing your insurance

Make sure you review your insurance needs in line with your earnings and lifestyle. If you don't, you may find you have more or less insurance than you actually need.

### The length of your insurance

This is how long your insurance lasts. This type of insurance is designed to cover you while you've still got things to pay, like childcare, bills or a mortgage. You can choose any number of years between 3 and 50, although your insurance must end before you reach your 86th birthday.

## Types of insurance

You can choose whether you'd like the amount of your insurance to stay the same or change over time.

- Level – the amount stays the same throughout.
- Decreasing – designed to cover any big debts you're paying off. The amount of your insurance decreases each month, to reach zero when your insurance ends. It works in the same way as the outstanding amount on a repayment mortgage, with an annual interest rate of 8%.
- Increasing – the amount of your insurance will increase in line with any increase in the Retail Price Index (RPI), up to a maximum annual increase of 10%. This may not be available to everyone.

## Protecting your insurance against inflation

Inflation will reduce the spending power of the sum assured. Choosing increasing insurance can help protect your insurance against this effect.

The amount you pay will increase each year to pay for the extra insurance. It'll increase by a higher percentage than the amount of your insurance, because you're more likely to claim as you get older.

If you need to take a break from the annual increase, you can choose to stop, skip and restart it. When you stop or skip it, the amount of your insurance and how much you pay will stay as it was when you made that change. If you restart it, it starts increasing again. We can't restart it if you've stopped your increase for three years in a row.

For more information, take a look at section 3.3 in the Insurance Details.

## Paying for your insurance

We'll collect monthly or annual payments from you by direct debit until your insurance ends.

The amount you pay won't change, unless you choose increasing insurance where the amount you pay will increase each year to pay for the extra insurance.

## If you miss a payment

You may be able to reinstate your insurance up to six months after missing a payment. We'll tell you what we need in order to restart your insurance, and you'll need to clear any payments outstanding. There may be circumstances when we reserve the right not to restart your insurance. If this happens, we'll explain our decision.

## Value of the insurance

This isn't a savings or investment product. Your insurance has no cash value unless a valid claim is made.

## Changing your insurance

You can change your insurance in the following ways:

- Reduce the amount of your insurance
- Reduce the length of your insurance
- Stop and restart annual increases if you've chosen increasing insurance
- Change your payments from monthly to annual, and vice versa, or
- Change your joint life insurance to one single life insurance or two separate single life insurances.

For more information, including limitations, please read the Insurance Details.

## Mortgage guarantee

If you choose decreasing insurance in connection with a mortgage, and at the time of making a successful claim the amount of your insurance is less than the amount of the outstanding mortgage, we'll pay the amount outstanding on your mortgage, provided that:

- the difference between the amount of insurance and the outstanding mortgage is solely due to the mortgage being charged an annual interest rate higher than 8%
- the initial annual interest rate charged on the mortgage at the start of your insurance was less than 10%
- your insurance doesn't end before your mortgage is due to be repaid, and
- the amount you were insured for at the start of your insurance was at least the size of the mortgage, or the part of the mortgage your insurance covers.

## Home purchase insurance

If you're purchasing a property, we'll automatically give you free insurance between when you exchange contracts and when the purchase of your home is completed. In Scotland, this will be from when missives are completed for the property until the date of entry into the property.

Home purchase insurance will begin once you've chosen when you want your insurance to start and you've exchanged contracts.

Home purchase insurance will end 90 days from the date it starts, on the date of completion, or on the date your insurance starts, whichever comes first. If the date of completion happens before your insurance is due to start, you won't be insured during this time.



Home purchase insurance will pay the lower of:

- the amount of insurance requested in your application or the purchase price of your home, as confirmed when contracts are exchanged
- £1,000,000 if you die, or
- £350,000 if you're diagnosed with one of the specified critical illness conditions: cancer, heart attack or stroke.

We're unable to consider a claim for terminal illness under home purchase insurance.

Your insurance will end if a payout is made under home purchase insurance.

## Things you need to know

### Making a claim

If you need to claim, you or the person claiming should get in touch as soon as you can using the contact details provided.

If you'd like to know more about how to claim, you can find this in the Insurance Details or visit our website **protection.aviva.com**.

We'll pay the insurance to the person legally entitled to receive it. This will be confirmed when a claim is made. It'll depend on the nature and circumstance of the claim and whether the insurance has been assigned or held in trust.

### Where a claim can be made

If you're diagnosed with a terminal illness, cancer, heart attack or stroke, you can be residing anywhere in the world when you make a claim. However, your diagnosing consultant must be in a eligible country.

For a death claim, you can be anywhere in the world.

For more details on eligible countries, take a look at section 4 of the Insurance Details.

### When we won't pay a claim

More insurance claims are paid than aren't. Here are the reasons why we won't pay a claim:

- you stopped making regular payments throughout the term of your insurance
- you provided inaccurate information when you applied for the insurance
- you don't give us medical or other evidence that we ask for, or
- you didn't tell us if any of the information in the Insurance Summary or Application Details we sent you when you bought your insurance was wrong.

It's important to be accurate and thorough when applying. If you don't take sufficient care and give us information that's untrue, incomplete or inaccurate, we may need to cancel or change your insurance so that it fits what we should have been told about. So if you later spot an error in your documents, contact us as soon as possible to change it.

For more details on when we won't pay a claim, take a look at section 1.4 in the Insurance Details.

## Changing your mind about Critical 3 with Life Insurance

If you change your mind about having Critical 3 with Life Insurance within 30 days of receiving your insurance documents, we'll refund any money you've paid, unless we've already paid a claim under your insurance.

If you don't cancel your insurance within this time period, your insurance will remain in place.

If you stop your insurance after 30 days, your insurance will end on the day before your next monthly payment is due and you won't get any money back. If you pay annually, your insurance will end on the day before the next monthly anniversary of your insurance and we'll refund any remaining balance of your annual payment.

Your insurance has no surrender value at any time.

### The law

This insurance is governed by the laws of England and Wales.

### Language

All our communications with you now, and throughout the duration of your insurance, will be in English. If you have specific communication needs, we'll do our best to support you. Just let us know.

### Current tax rules

Under current legislation and HMRC practice, the amount of insurance we pay out is normally free from Income Tax and Capital Gains Tax for UK residents, unless you assign your insurance to someone else.

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

If your insurance isn't placed in trust, the amount we pay may form part of your estate for inheritance tax purposes.

You may wish to place your insurance in trust to help mitigate the effect of inheritance tax. We recommend that you take professional advice before setting up a trust.

### Personal information we collect

Personal information we collect about you includes sensitive information such as your health and medical history. Where we collect this information, 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.

To give you a quicker decision about your insurance, we'll make decisions about your application using an 'automated decision-making tool'. An 'automated decision-making tool' doesn't involve human input and we use it to determine whether we're able to provide you with insurance and on what terms based on the answers you give us.

We may also use your personal information to detect, investigate and prevent crime (including fraud and money laundering).

Where permitted by applicable law, Aviva Protection UK Limited may share personal information with carefully selected third parties, for example, other insurers, reinsurers, and financial advisers.

As you've been introduced to us by Skipton Building Society, we'll share limited information about you with them to prevent duplicate communications, for our own business processes, and as per their legitimate interests.

For more information on how Skipton Building Society use your information, please see their privacy policy at **skipton.co.uk/privacy-policy**. Aviva Protection UK Limited won't share your information for marketing purposes.

Your personal information may be transferred outside the country in which you are located including to countries outside the UK.

As a data subject you have certain rights in relation to your personal information.

More details about Aviva Protection UK Limited's use of personal information and your rights as a data subject can be found at **protection.aviva.com/privacy-policy** or you may request a copy using the following contact details:

Data Protection Officer,  
Aviva Protection UK Limited,  
PO Box 12010,  
Harlow,  
CM20 9LG.

or by email at:

**DataProtectionOfficer@protection.aviva.com.**

## Medical information

We may need to ask your doctor for medical information. This could be to help us assess your insurance application or to check the information you've provided. If we find that we've been given incomplete, inaccurate or false information, we don't receive the report from your doctor or they are unavailable for interview, we reserve the right to cancel the insurance within 13 weeks.

## About our business

Aviva Protection 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.**

## Making a complaint

If you have a complaint, you can get in touch with us using the contact details provided.

We'll try to resolve complaints as quickly and fairly as possible. If we can't deal with your complaint promptly, we'll send you a letter to acknowledge it and give you regular updates until it's resolved. If you're not happy with how we deal with your complaint, you can refer it to the Financial Ombudsman Service.

You can email them at:

**complaint.info@financial-ombudsman.org.uk**

Call: 0800 023 4567

Or write to The Financial Ombudsman Service,  
Exchange Tower, Harbour Exchange Square,  
London, E14 9SR.

Making a complaint to the Financial Ombudsman Service doesn't affect your right to take legal action.


## What happens if Aviva got into financial trouble and couldn't pay out the money?

The Financial Services Compensation Scheme (FSCS) is there to protect you if we can't meet our obligations. Whilst most customers will be covered under the FSCS, whether or not you can claim and the amount you can claim depends on the specific circumstances of your claim. You can get further information from **fscs.org.uk** or by calling **0800 678 1100**.




## How to contact us

**For any questions about Critical 3 with Life Insurance:**

 0330 303 9981


**Email us at:** [enquiries@protection.aviva.com](mailto:enquiries@protection.aviva.com)

**To make a complaint:**

 0330 303 9981

**Email us at:** [complaints@protection.aviva.com](mailto:complaints@protection.aviva.com)

**To contact the Claims Team:**

 0330 303 9982

**Email us at:** [claimsteam@protection.aviva.com](mailto:claimsteam@protection.aviva.com)

### Write to us at:

Aviva Protection 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.

Calls are charged at standard rates from a BT landline, but may cost more via mobiles and other networks. We may record or monitor calls. This is to make sure we have a record of any instructions we're given, help train our staff, improve the quality of our service and prevent or detect fraud.

For more information, visit **[protection.aviva.com](https://protection.aviva.com)**

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