

# Feel good. Every day.

Income protection from Aviva is so much more than just the financial stuff. It's about keeping you happy, healthy and at your best.



# Income protection is insurance that gives you money every month if you can't work because you're ill or injured. Simple, right?

It isn't only about the money though – it's also about keeping you happy, healthy and at your best. Our income protection insurance comes with access to wellbeing and rehabilitation support to help you stay well and get you back to work. So that's the basics – let's get in to the detail.

## The financial bit:

### Your income is what helps you do the things you **love**.

If you're unable to work, due to illness or injury, we'll have your back and take care of you until you can get going again. **You'll get up to 60% of the first £60,000 of your salary, plus 50% of any pay after that<sup>1</sup>. These payments are tax free.** Whether you're employed or self-employed, doesn't matter to us. You're covered.

Everyone's different. Which is why there are a few options to make income protection work for you and your budget – let's take a look<sup>2</sup>.

**Your deferred period:** all this means is how soon your insurance starts paying out after you stop working. Choose from 4, 8, 13, 26 or 52 weeks – it's completely up to you.

**How long you get paid for:** there's two options – getting payments for up to 24 months each time you claim (this is cheaper) or payments every month until your insurance ends or you've returned to work.

<sup>1</sup> When you claim, how much you'll be paid is based on your pre-tax annual income before you become too ill to work, not the income you had at the start of your cover.

<sup>2</sup> Please read the Key Facts for more information or the Cover Details for full terms and conditions.





Here's a couple of other useful things we think you should know.

### **Proportionate payment**

We'll top-up your income if you earn less when you go back to work – normally it's for things like working reduced hours or in a lower paid role.

### **Flexible options**

You can make changes to your policy for things like salary increases, changes in rent or mortgage. Even getting married or becoming a parent.

### **Income replacement guarantee**

Rest easy knowing you'll get up to £1,500<sup>1</sup> every month if your income no longer supports your chosen monthly benefit when you claim.

### **Redundancy**

If you get made redundant, we'll pay your premiums for up to six months<sup>2</sup>, giving you time to get back on your feet.

## **If you're a doctor, dentist, surgeon or teacher, this is for you.**

### **Sick pay guarantee for doctors, dentists, surgeons and teachers**

If you work for the NHS or as a teacher in a state school, our sick pay guarantee is designed to complement your employer's sick pay arrangements. We know your sick pay is phased based on length of service. We'll top up your sick pay to 100% of your income so you receive the maximum payment throughout your deferred period. You'll need to choose the 52 week option

### **Sabbatical break cover for doctors, dentists and surgeons**

If you're ill or injured during your sabbatical break, you can still claim<sup>3</sup>. We'll treat your job and income the same as before you went on sabbatical.

### **Income replacement guarantee for doctors, dentists and surgeons**

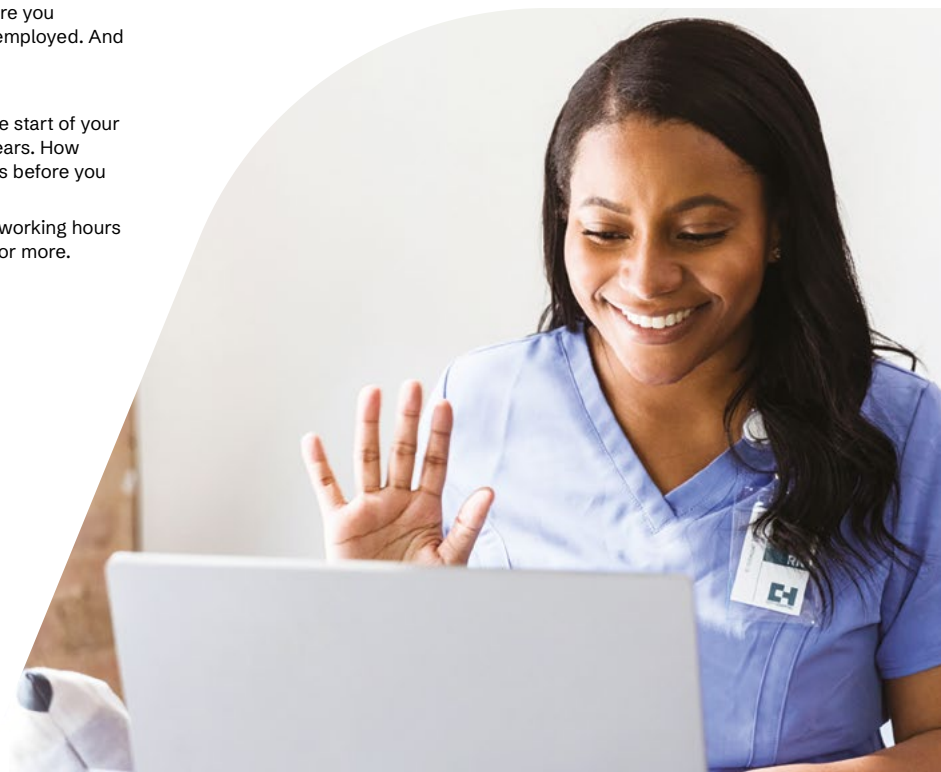
You'll get up to £3,000 every month<sup>4</sup> if your income no longer supports your chosen monthly benefit when you claim. Rest easy knowing how much money you'll have coming in.

<sup>1</sup> You need to have been working at least 16 hours a week before you stopped work if you're self-employed, or 25 hours for those employed. And your monthly benefit is equal to £1,500 or more.

<sup>2</sup> Over the lifetime of your policy

<sup>3</sup> If you go on a sabbatical break, after the first 12 months of the start of your cover, we'll treat you as if you're in paid work for up to two years. How much we'll pay will be based on your income in the 12 months before you went on your break.

<sup>4</sup> For doctors, dentists and surgeons, the minimum number of working hours per week is 32. And your monthly benefit is equal to £3,000 or more.



## Aviva Smart Health:

**As the saying goes,  
prevention is better than cure.**

Having work commitments and busy day-to-day lives can make it tricky to prioritise looking after yourself. Our customers\* have access to our health and wellbeing service **Aviva Smart Health** from the get-go. It's available **24/7, 365 days a year** and it won't cost you a penny – use it as many times as you like. Oh, and your family can use it too<sup>1</sup>. Here's what you get:



### ✓ Online GP

Speak to a doctor **24/7** – they're there for medical advice, private prescriptions or specialist referrals

### ✓ Second medical opinion

Get an expert opinion on a diagnosis or treatment plan from one of over **50,000** global specialists

### ✓ Mental health support

Talk confidentially to qualified mental health experts – whether it's anxiety, depression or a bereavement

### ✓ Health check

Get personalised recommendations based on your height, weight and heart health

### ✓ Nutrition advice

Nutritionists are on hand with tailored weekly menus and recipe ideas to help people meet their goals

### ✓ Fitness plans

Our team of coaches and fitness experts can help design a new personalised workout routine

<sup>1</sup> Policy holder, partner and children up to the age of 21.

\* Aviva Smart Health is provided to Aviva Protection UK Limited customers by Teladoc Health. This is not part of your insurance contract and can be changed or withdrawn at any time.



## Rehabilitation:

### **In other words, getting you better and back to work.**

Being poorly and off work is hard, but we've got your back every step of the way. The earlier we're able to support you, the quicker your recovery can be.

Here's the help on offer:

#### **Rehabilitation** – from the moment you're unable to work

In the early days of being away from work (before you even claim), you'll have a vocational rehabilitation specialist on hand, if you need one. They'll be around to support you with anything from how to get the best treatment through any private medical provisions you may have or signpost you to NHS therapies. They can help structure a suitable return to work plan and stay in touch until you're happy the return is successful. This support is available to you whether you are off work for longer than the deferred period or not.

#### **Hospitalisation** – if you're in for the long haul

Spending a chunk of time in hospital can add up – car parking and snack runs don't come cheap. You'll get £100 a night<sup>1</sup> from the seventh night of your stay to make life that little bit easier.

#### **Recuperation** – when you're ready to get back to work

If you've been receiving a monthly income protection benefit as the result of a valid claim and you're ready to return to work, we'll look to cover or contribute towards the cost of things that are going to help you get going again. Whether it's physiotherapy or counselling, or even retraining<sup>2</sup>.

<sup>1</sup> Evidence such as hospital admission summary, discharge summary or medical letters may be required.

<sup>2</sup> At our discretion and up to 3x your monthly benefit





**Feel good mentally,  
physically and financially,  
with Aviva's income protection.**

**For more information, head over to our  
webpage or speak to a financial adviser.**

**Aviva Protection UK Limited.**

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