

Target market statement

Personal Protection

As a company that provides insurance products (product manufacturer), there are rules we need to follow – including being open about who we want to buy the products we offer. These target market statements help clear some of that up and make sure we're meeting [FCA PROD 4 regulations](#).

Doing the right thing is important to us. So each statement says who a product is and isn't designed for and what type of adviser should sell it. Rest easy knowing our products regularly go under the spotlight to ensure good customer outcomes and fair value.

This document is intended for use by advisers only.

YourLife Plan Term Assurance

This document provides information on Aviva Protection UK Limited's YourLife Plan Term Assurance target market. More information about the policy features and benefits can be found in the Key Facts and Cover Details documents available on our [website](#).

What is it?

YourLife Plan Term Assurance pays a lump sum if the person covered dies or is diagnosed with a terminal illness over the policy term.

Who can apply for cover?

To apply for this cover, you must be at least 17 years old and no older than 86. You'll need a UK, Channel Islands, Isle of Man or Gibraltar bank account.

You can check the Cover Details or our [website](#) for more information on who can apply for cover.

Who is it designed for?

YourLife Plan Term Assurance is designed for those needing to protect against the financial impact of their death or a terminal illness diagnosis during the term of cover.

We'd expect this to suit those responding to life events such as buying a home or starting a family, so they can limit the impact of death or terminal illness diagnoses on their loved ones. Plans can be set up on an own life, joint life first event, joint life second event, or life of another basis.

At time of application, customers must choose whether they need level, decreasing or increasing cover:

- Level cover - if they need a fixed sum that's unlikely to change
- Decreasing cover - if they need to protect decreasing debts like a repayment mortgage
- Increasing cover - if they need to protect against the impact of inflation

Aviva Protection UK Limited specialise in providing insurance that helps people experiencing tough times in life. YourLife Plan Term Assurance provides features and services that can help, these are:

- Waiver of Premium - added for additional cost and will cover the plan premiums if the person insured is incapacitated for longer than 26 weeks, helping customers keep their cover if they're unable to work due to illness or injury
- Terminal illness - pays the full sum assured if the person insured has been diagnosed with a terminal illness where the life expectancy is 12 months or less, thereby providing support to the policyholder's loved ones for their financial responsibilities, such as a mortgage
- Claims support fund - pays for services that support the person insured or their family, e.g. bereavement counselling.

Who this cover isn't suitable for

YourLife Plan Term Assurance isn't designed for those customers:

- who aren't a resident of the UK, Channel Islands, Isle of Man or Gibraltar
- who intend to reside outside the UK, Channel Islands, Isle of Man or Gibraltar
- needing a monthly income if they can't work due to illness or injury
- needing a lump sum of money if they receive a critical illness diagnosis
- with sufficient life cover either through a group employer arrangement or through another insurer
- without dependents or who wouldn't leave financial obligations to any dependents if they died (e.g. without a mortgage), as they may not have a life trigger to consider this product

- needing cover on a whole of life basis
- outside of the age eligibility range
- needing a policy with a cash in value.

Distribution strategy

This product can be sold on an advised or non-advised basis. It's also suitable for online distribution, i.e. an aggregator.

YourLife Plan Term Assurance with Critical Illness Choices

This document provides information on the Aviva Protection UK Limited YourLife Plan Term Assurance with CI Choices target market. More information about the policy features and benefits can be found in the Key Facts and Cover Details documents available on our [website](#).

What is it?

Aviva Protection UK Limited's Term Assurance with CI Choices product provides protection against the impact of critical illness, terminal illness diagnosis or death. The person covered or their beneficiaries are provided with a lump sum of money. Children's cover is available with the relevant adult covers.

Who can apply for cover?

To apply for this cover, you must be at least 17 years old and no older than 75. You'll need a UK, Channel Islands, Isle of Man or Gibraltar bank account.

You can check the Cover Details or our [website](#) for more information on who can apply for the cover.

Who is it designed for?

Aviva Protection UK Limited's YourLife Plan Term Assurance with CI Choices is designed for those who want to protect themselves against the financial impacts of a terminal or critical illness diagnosis or death, during the term of cover.

We'd expect this to suit those responding to life stage triggers, such as buying a home or starting a family, so they can limit the financial impact of death, terminal illness or critical illness on themselves or their family. We'd also expect this to suit individuals with other financial commitments towards their dependents, or have significant regular outgoings. Such customers may prefer a comprehensive, modular critical illness cover that's built on impact-based definitions. It'll help those who are mindful of needs and are likely to review the plan they hold on a semi-regular basis (such as when their family grows).

Our CI Choices cover is about giving the person covered choices rather than ticking boxes. By giving the person covered the freedom to personalise their policy to match their needs and budget, they only pay for what they need.

It's available on a level, decreasing, and increasing sum assured basis and in core and enhanced versions.

All customers must choose from the following options at time of application:

- Customers must choose whether they need a level, decreasing or increasing cover:
 - Level - if they need a fixed sum, which is unlikely to change
 - Increasing - if they need to protect against the impact of inflation
 - Decreasing - if they need to protect against decreasing debts like a repayment mortgage.
- Customers must choose whether they need a core or an enhanced version:
 - Core Critical Illness Cover - offers quality cover, insuring the equivalent of over 45 conditions. It includes the main conditions an individual is likely to claim for, including cancer, heart attack and stroke if the person applying values the core illnesses for their cover
 - Enhanced Critical Illness Cover - this is an additional cover if needed, available at an extra cost; and is our broadest cover ever. As well as everything in core, there's added cover for the equivalent of over 50 conditions, plus pregnancy cover.
- Customers must choose whether they would need a children's cover
 - Children's cover is available at an additional cost and can be added or removed as a family grows. It focusses on the conditions that children are most likely to suffer from, and covers any child up until the age of 22. It's important for parents to protect their kids, whatever their budget. So, as with the main cover, there are core and enhanced levels (depending on the main cover chosen), which both include hospitalisation benefit and child life cover.

Aviva Protection UK Limited aims to provide better customer outcomes. The YourLife Plan Term Assurance and CI Choices cover focus on the impact of an illness, rather the condition, which is fairer for customers and their families when they need to claim.

Aviva Protection UK Limited's YourLife Plan Critical Illness Choices product provides features and services available with additional payments that can further help those who have special CI needs, such as:

- Birth defect cover, payable in the event of the eligible child meeting one of the birth defect conditions, available if a customer chooses enhanced children's cover
- Child life cover, payable in the event of the death or terminal illness of an eligible child including stillbirth (excluding elective pregnancy termination) after at least 24 weeks gestation.

Aviva Protection UK Limited specialise in providing insurance that helps people experiencing tough times in life. This product provides support through features and services that can help such customers, these are:

- Waiver of premium – available as an additional cost option where the benefit is payable if the person covered meets the appropriate definition of incapacitated for longer than 26 weeks, helping customers keep their cover if they're unable to work due to illness or injury
- Total permanent disability – available as an extra cost add on, it's designed to pay a lump sum if the person covered is totally permanently disabled and meet's Aviva Protection UK Limited's definition of incapacity
- Terminal illness benefit will pay the full sum assured if the person covered has been diagnosed with a terminal illness where the life expectancy is 12 months or less, thereby providing support to the policyholder's loved ones or their financial responsibilities, such as a mortgage
- Claims support fund – pays for services that support the person insured or their family, e.g. bereavement counselling.

Who this cover isn't suitable for

Aviva Protection UK Limited's YourLife Plan Term Assurance and Critical Illness Choices product isn't designed for those customers:

- who aren't a resident of the UK, Channel Islands, Isle of Man or Gibraltar
- living or intending to live outside the UK, Channel Islands, Isle of Man or Gibraltar permanently
- intending to replace a proportion of a customer's lost earnings, if they're unable to work due to illness or injury
- needing a cover on a whole of life basis
- needing a monthly benefit as opposed to a lump sum of money
- outside of the age eligibility range
- needing a policy with a cash in value.

Optional children's critical illness cover isn't suitable for those without children, with children older than 21 or those who don't plan to have or adopt children in the future.

Distribution strategy

This product can be sold on an advised or non-advised basis.

YourLife Plan Income Protection

This document provides information on the Aviva Protection UK Limited's YourLife Plan Income Protection target market. More information about the policy features and benefits can be found in the Key Facts and Cover Details documents available on our [website](#).

What is it?

YourLife Plan Income Protection provides a monthly amount to replace a proportion of a customer's lost earnings caused by illness or injury, which meet Aviva Protection UK Limited's definition of incapacity. This plan is only available on an individual basis, for customers needing to insure their own income.

Who can apply for cover?

To apply for this cover, you must be at least 17 years old and no older than 59. You'll need a UK, Channel Islands, Isle of Man or Gibraltar bank account and been registered with a UK doctor for at least two years.

You can check the Cover Details or our [website](#) for more information on who can apply for the cover.

Who is it designed for?

It's designed for those who want to protect a portion of their income if they're unable to work because of illness or injury. It'll generally cover people up to age 70 with some restrictions due to occupation or health.

We'd expect this product to suit those in employment, the self-employed and house persons who are conscious of the financial risks they and their dependents would face if they were unable to work due to illness or injury. In particular, we expect it to suit those who are responding to employment-related triggers such as entering the workforce, changing jobs to an employer providing limited protection, or moving into self-employment without any protection.

Additionally, it can also suit those responding to life stage triggers such as moving from a rental to a mortgaged home, or vice-versa, as they're likely to be conscious of wanting to ensure their bills are covered in the event they are unable to work as a result of illness or injury.

Additionally, this product has features that are specifically designed for NHS doctors, dentists and surgeons, and public sector teachers. These features align to their employers' phased sick pay arrangements.

Customers in the target market are able to tailor their YourLife Plan Income Protection to meet their needs. All customers must choose from the following options at time of application:

- The deferred period, the number of weeks a customer will wait before receiving the monthly benefit. Aviva Protection UK Limited offers 4, 8, 13, 26 and 52 week options
 - Longer deferred periods – if they need cover after employer sick arrangements end or are budget conscious
 - Shorter deferred periods – if they need cover and don't have employer sick pay arrangements

- Whether they need level or increasing cover:
 - Level cover – if they need a fixed sum that’s unlikely to change
 - Increasing cover – if they need to protect against the impact of inflation
- How long they’d like to receive their monthly benefit:
 - The limited payment term (two years) – if they’re budget conscious but their needs can still be met with a shorter payment term
 - The full payment term – if they need cover through retirement age.

Aviva Protection UK Limited specialise in providing insurance that helps people experiencing tough times in life. YourLife Plan Income Protection product provides features and services that can help such customers, these are:

- £1,500 benefit guarantee to provide protection if a customer’s income is less than the original cover amount
- Deferred period doesn’t apply if the same illness or injury re-occurs during the 12 months after we pay a claim
- Unemployment waiver will cover premiums if the customer is made redundant up to six months over the term of the cover
- Provision of rehabilitation services when the customer is unable to work, even before the end of the deferred period
- Recuperation benefit will pay up to three times the monthly benefit for services that could improve or maintain customers’ health, and help them return to work. This is available when we pay a claim.

Who this cover isn’t suitable for

The Aviva Protection UK Limited Income Protection isn’t designed for those customers:

- who aren’t a resident of the UK, Channel Islands, Isle of Man or Gibraltar
- living or intending to live outside the UK, Channel Islands, Isle of Man or Gibraltar permanently
- needing a lump sum of money if they die or receive a terminal illness diagnosis
- needing a lump sum of money if they receive a critical illness diagnosis
- needing an income should they become unemployed or made redundant
- outside of the age eligibility range
- needing a policy with a cash in value
- with sufficient cover via a Group Income Protection arrangement from their employer
- those who are currently off work due to an illness or injury
- who wouldn’t suffer financial consequences if they were unable to work due to illness or injury

- who wouldn’t suffer financial consequences if they’re not in paid work and are unable to complete at least three of the six daily activities (things like climbing stairs or writing) due to illness or injury

Distribution strategy

This product should be sold on an advised basis only, either face-to-face or by phone. This isn’t suitable for non-advised or execution-only sales.

YourLife Plan Family Income Benefit

This document provides information on Aviva Protection UK Limited’s YourLife Plan Family Income Benefit target market. More information about the policy features and benefits can be found in the Key Facts and Cover Details documents available on our [website](#).

What is it?

YourLife Plan Family Income Benefit pays a monthly amount if the person covered dies or is diagnosed with a terminal illness.

Who can apply for cover?

To apply for this cover, you must be at least 17 years old and no older than 86. You’ll need a UK, Channel Islands, Isle of Man or Gibraltar bank account.

You can check the Cover Details or our [website](#) for more information on who can apply for cover.

Who is it designed for?

YourLife Plan Family Income Benefit is designed for those needing to protect against the financial impact of their death or a terminal illness diagnosis during the term of cover. It’s designed to provide family protection through a regular monthly income, with the opportunity to change to a lump sum of money if needed.

We’d expect this to suit those responding to life stage triggers, such as having a family or becoming a full-time carer, or those looking to limit the financial impact of their death or terminal illness diagnosis by ensuring their loved ones are financially supported.

This product provides a solution that can help protect and maintain the family’s lifestyle by paying for things such as childcare and regular bills. This plan is available on an own life, joint life first event, or life of another basis.

At time of application, customers must choose whether they need level or increasing cover:

- Level cover – if they need a fixed sum that’s unlikely to change
- Increasing cover – if they need to protect against the impact of inflation.

Aviva Protection UK Limited specialise in providing insurance that helps people experiencing tough times in life. YourLife Plan Family Income Benefit product provides features and services that can help such customers, these are:

- Waiver of Premium – added for additional cost and will cover the plan premiums if the person insured is incapacitated for longer than 26 weeks, helping customers keep their cover if they're unable to work due to illness or injury
- Terminal illness – pays the full sum assured if the person insured has been diagnosed with a terminal illness where the life expectancy is 12 months or less
- Claims support fund – pays for services that support the person insured or their family, e.g. bereavement counselling.

Who this cover isn't suitable for

YourLife Plan Family Income Benefit isn't designed for those customers:

- who aren't a resident of the UK, Channel Islands, Isle of Man or Gibraltar
- who intend to reside outside the UK, Channel Islands, Isle of Man or Gibraltar
- needing a monthly income if they can't work due to illness or injury
- needing a lump sum of money if they receive a critical illness diagnosis
- with sufficient Life cover either through a Group employer arrangement or through another insurer
- without dependents or who wouldn't leave financial obligations to any dependents if they died (e.g. without a mortgage) as they may not have a life trigger to consider this product
- needing cover on a whole of life basis
- outside of the age eligibility range
- needing a term outside of the restrictions set under the cover
- needing a policy with a cash in value.

Distribution strategy

This product can be sold on an advised or non-advised basis.

Instant Life Insurance

This document provides information on the Aviva Protection UK Limited's Instant Life Insurance target market. More information about the policy features and benefits can be found in the Key Facts and Cover Details documents available on our [website](#).

What is it?

Instant Life Insurance pays a lump sum if the person covered dies or is diagnosed with a terminal illness over the policy term. Instant Life Insurance is a simple product, available through an online application, which provides a guaranteed decision at the end of the process.

Who can apply for cover?

To apply for this cover, you must be at least 17 years old and no older than 59. You'll need a UK, Channel Islands, Isle of Man or Gibraltar bank account.

You can check the Cover Details or our [website](#) for more information on who can apply for cover.

Who is it designed for?

Instant Life Insurance is designed for those who wish to protect against the financial impact of their death or a terminal illness diagnosis during the term of cover.

We'd expect this to suit those responding to life stage triggers, such as buying a home or starting a family. Or those looking to limit the financial impact and ensure their loved ones are taken care of when they're no longer able to support them. But they'd be looking for a product with minimum flexibility, as there are no options to amend the benefit amount or term once decided. It's also designed for those who aren't expected to require a manual underwriting referral due to complex medical histories. Plans can be set up on an own life or joint life first event basis.

At time of application, customers must choose whether they need level, decreasing or increasing cover:

- Level cover – if they need a fixed sum that's unlikely to change
- Decreasing cover – if they need to protect decreasing debts like a repayment mortgage
- Increasing cover – if they need to protect against the impact of inflation.

Aviva Protection UK Limited specialise in providing insurance that helps people experiencing tough times in life. Instant Life Insurance provides features and services that can help, such customers, these are:

- Terminal illness – pays the full sum assured if the person insured has been diagnosed with a terminal illness where the life expectancy is 12 months or less, thereby providing support to the policyholder's loved ones or their financial responsibilities, such as a mortgage
- Claims support fund – pays for services that support the person insured or their family, e.g. bereavement counselling.

Who this cover isn't suitable for

Instant Life Insurance isn't designed for those customers:

- who aren't a resident of the UK, Channel Islands, Isle of Man or Gibraltar
- who intend to reside in a country other than the UK, Channel Islands, Isle of Man or Gibraltar
- who would require a manual underwriting referral, i.e. those with complex medical histories

- needing a monthly income if they can't work due to illness or injury
- needing a lump sum of money if they receive a critical illness diagnosis
- with sufficient Life cover either through a Group employer arrangement or through another insurer
- without dependents or who wouldn't leave financial obligations to any dependents upon their passing (e.g. without a mortgage) as they may not have a life trigger to consider this product
- needing cover on a whole of life basis
- outside of the age eligibility range
- needing a policy with a cash in value.

Distribution strategy

This product can be sold on an advised or non-advised basis.

Key 3 Critical Illness with Life Insurance

This document provides information on Aviva Protection UK Limited's Key 3 Critical Illness with Life target market. More information about the policy features and benefits can be found in the Key Facts and Cover Details documents available on our [website](#).

What is it?

Aviva Protection UK Limited's Key3 Critical Illness with Life Insurance helps protect an individual when they die or are diagnosed with a terminal illness or a critical illness. It pays a lump sum in such cases to the owner of the plan.

Who can apply for cover?

To apply for this cover, you must be at least 17 years old and no older than 75. You'll need a UK, Channel Islands, Isle of Man or Gibraltar bank account.

You can check the Cover Details or our [website](#) for more information on who can apply for cover.

Who is it designed for?

Key 3 Critical Illness with Life is designed for those who want to protect themselves against the financial impacts of terminal illness, death, or from a cancer, heart attack or stroke diagnosis during a specified term.

We'd expect this to suit those responding to life stage triggers, such as buying a home or starting a family, so they can limit the financial impact of death, terminal illness or critical illness on themselves or their family.

It may be suitable for those with other financial or personal circumstances but who still wish to minimise the impact of death, terminal illness or critical illness on themselves or their financial dependents. They may like to use the lump sum to pay off a mortgage, or provide financial protection for a family member or friend. And may not wish to undertake a comprehensive Critical Illness policy (such as the Core or Enhanced CI Choices product). It's also suitable for those who are comfortable with less flexibility, as the

product doesn't include options to alter the sum assured or term post inception. It's available on a level, decreasing, and increasing sum assured basis.

The benefit paid for cancer, heart attack or a stroke can help the person covered to maintain their financial resilience upon diagnosis of an illness that's likely to affect both their lifestyle and ability to work.

All customers may choose from the following options at time of application:

- Whether they need level, increasing or decreasing cover:
 - Level - if they need a fixed sum, which is unlikely to change
 - Decreasing cover - if they need to protect decreasing debts like a repayment mortgage
 - Increasing cover - if they need to protect against the impact of inflation.

AIG specialise in providing insurance that helps people experiencing tough times in life. Key 3 Critical Illness with Life product provides features and services that can help, these are:

- Terminal illness benefit - will pay the full sum assured if the life covered has been diagnosed with a terminal illness where the life expectancy is 12 months or less, thereby providing support to the policyholder's loved ones or their financial responsibilities, such as a mortgage
- Claims support fund - pays for services that support the person insured or their family, e.g. bereavement counselling
- Waiver of premium - available at an extra cost, designed to cover the costs of the policyholder's premium in the event the person covered is sick or injured for at least 26 weeks and meets Aviva Protection UK Limited's definition of incapacity, helping customers keep their cover if they're unable to work due to illness or injury.

Who this cover isn't suitable for

The Aviva Protection UK Limited Key 3 with Life CI product isn't designed for those customers who:

- who aren't a resident of the UK, Channel Islands, Isle of Man or Gibraltar
- are living or intending to live outside the UK, Channel Islands, Isle of Man or Gibraltar permanently
- need a monthly income if they can't work due to illness or injury
- need cover on a whole of life basis
- need cover for critical illnesses beyond cancer, heart attack and stroke
- are outside of the age parameters set under the cover
- need a term outside of the parameters set under the cover
- need a monthly benefit as opposed to a lump sum of money

- need a policy with a cash in value
- wouldn't suffer financial consequences if they're diagnosed with cancer, heart attack or stroke or terminal illness.

Distribution strategy

This product can be sold on an advised or non-advised basis.

Key 3 Critical Illness

This document provides information on Aviva Protection UK Limited's Key 3 Critical Illness target market. More information about the policy features and benefits can be found in the Key Facts and Cover Details documents available on our [website](#).

What is it?

Aviva Protection UK Limited's Key 3 Critical Illness product helps protect an individual by paying a lump sum when they're diagnosed with cancer, heart attack or a stroke during the term of the policy.

Who can apply for cover?

To apply for this cover, you must be at least 17 years old and no older than 75. You'll need a UK, Channel Islands, Isle of Man or Gibraltar bank account.

You can check the Cover Details or our [website](#) for more information on who can apply for cover.

Who is it designed for?

It's designed for those who want to protect themselves against the financial impacts of a cancer, heart attack or stroke diagnosis during a specified term.

We'd expect this to suit those responding to life stage triggers, such as buying a home or starting a family so they can limit the impact of diagnosis of cancer, heart attack or stroke. Or even those who may not have the exact life triggers but still wish to limit the impact of the same, and ensure their loved ones are taken care of when they're no longer able to support them. The product may be suitable for those who don't wish to take out a comprehensive Critical Illness policy (such as the Core or Enhanced CI Choices product).

It's also suitable for those who are comfortable with less flexibility as the product doesn't include options to alter the sum assured or term post inception. It's available on a level, decreasing, and increasing sum assured basis.

The benefit paid for cancer, heart attack or a stroke can help the person covered to maintain their financial resilience upon diagnosis of an illness that's likely to affect both their lifestyle and ability to work.

All customers may choose from the following options at time of application:

- Whether they need level, increasing or decreasing cover:
 - Level - if they need a fixed sum, which is unlikely to change
 - Decreasing cover - if they need to protect decreasing debts like a repayment mortgage
 - Increasing cover - if they need to protect against the impact of inflation.

Aviva Protection UK Limited specialise in providing insurance that helps people experiencing tough times in life. Key 3 product provides features and services that can help such customers, these are:

- Terminal illness benefit - will pay the full sum assured if the life covered has been diagnosed with a terminal illness where the life expectancy is 12 months or less, thereby providing support to the policyholder's loved ones or their financial responsibilities, such as a mortgage
- Claims support fund - pays for services that support the person insured or their family, e.g. bereavement counselling
- Waiver of premium - available as an optional benefit. It's designed to cover the costs of the policyholder's premium in the event the person covered is sick or injured for at least 26 weeks and meets Aviva Protection UK Limited's definition of incapacity, helping customers keep their cover if they're unable to work due to illness or injury.

Who this cover isn't suitable for

The Aviva Protection UK Limited Key 3 CI product isn't designed for those customers who:

- who aren't a resident of the UK, Channel Islands, Isle of Man or Gibraltar
- are living or intending to live outside the UK, Channel Islands, Isle of Man or Gibraltar permanently
- need terminal diagnosis cover
- need a lump sum payment in the event of death
- need children's critical illness cover
- need a monthly income if they can't work due to illness or injury
- need cover on a whole of life basis
- need cover for critical illnesses beyond cancer, heart attack and stroke
- are outside of the age parameters set under the cover
- need a term outside of the parameters set under the cover
- need a monthly benefit as opposed to a lump sum of money.

Distribution strategy

This product can be sold on an advised or non-advised basis.

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