



# What if....

## I suffer a serious illness and can no longer work?

### Have you thought about how you would cope financially if you suffered a serious illness which meant you were unable to work?

If this happened, you could be faced with prolonged periods off work for treatment and recovery which could have a huge impact on your income. This could put your home and lifestyle at risk if you can't keep up with your mortgage and other payments.

Aviva's income protection and critical illness cover are different, but both may be able to help you and your family during a financially difficult time.

Below we outline the differences and similarities in the two different types of cover offered by Aviva, so you can consider if they could help you and your family cope financially should the unexpected happen to you. Further details and eligibility criteria can be found in the policy summary and definitions guide, available from you Financial Adviser.

These types of policies should be considered as part of your overall financial planning. Your Financial Adviser will be able to help you decide which, if any, of these policies are right for you.

	Critical Illness+	Income Protection+
What does it do?	Our Critical Illness+ policy pays out if you are diagnosed with, or undergo surgery for, a critical illness that meets our policy definition and then survive for at least 10 days. We only cover the critical illnesses we define in our policy and no others.	Provides regular income if due to illness or injury you can no longer work, resulting in a loss of earnings.
How can it help me?	Can help you to shoulder the burden of financial instability a sudden illness can bring. With help towards paying for home alterations, medical treatments and your mortgage.	Helps you keep up with your on-going financial commitments such as your mortgage or rent, and can help maintain your family's lifestyle.
Who does it cover?	You can choose to cover one or two people, and it will also cover your children up to age 18, or 21 if in full time education.	It pays a proportion of your income each month for a fixed period of time. And, the inclusion of our family carer benefit provides a benefit if your child, spouse or civil partner needs full time care.
What does it cover?	37 full payment conditions, and 2 additional payment conditions. For an additional cost - our upgraded critical illness benefit includes a further 13 full payment conditions and 36 additional critical illness conditions. For full details of all conditions covered please see our critical illness definitions guide.	Any illness or injury which means you are unable to do your own occupation.
Are there any risks to consider?	We only cover the critical illnesses we define in our policy and no others. It doesn't pay out if you die and the policy has no cash in value at any time.  Unless you have chosen to take out waiver of premium, if you stop paying your premiums, we'll stop providing cover - and we won't pay any money back to you.	Our income protection policy has no cash in value at anytime, and if you stop paying your premiums, we'll stop providing cover - and we won't pay any money back to you. You will only receive a payment if a successful claim is made.

	Critical Illness+	Income Protection+
<b>What do most people claim for?</b>	The three most common reasons for claims are; cancer, heart attack and stroke.†	The two most common reasons for claims are mental health and musculoskeletal problems.†
<b>When can I claim?</b>	You should contact us as soon as possible if you think that you or your child may be eligible to claim.	You should contact us as soon as possible if you're unable to work due to illness or injury. We may be able to help you sooner than you think.
<b>How is the benefit paid?</b>	You'll receive a one-off lump sum or annual benefit if family income cover is chosen.	You'll receive a monthly benefit after your chosen waiting period of 4,8,13,26,52 or 104 weeks. This will be paid until you return to work, your cover period ends or, if you have selected a limited benefit, until the limited benefit ends.
<b>How long does the cover last?</b>	After a claim is made for one of the full payment conditions, your policy will end, unless you have selected Extra Care Cover, in which case you may still be eligible to claim for this benefit.	Your cover continues until the policy end date you've chosen, no matter how many times you claim.
<b>Are there any optional benefits available?</b>	<p><b>Available subject to additional premiums:</b></p> <ul style="list-style-type: none"> <li>• Global Treatment in association with Best Doctors®</li> <li>• Waiver of premium</li> <li>• Fracture cover</li> <li>• Total permanent disability</li> <li>• Increasing cover</li> <li>• Extra care cover</li> </ul> <p><b>Benefits included as standard:</b></p> <ul style="list-style-type: none"> <li>• Bupa Anytime HealthLine</li> <li>• Second Opinion by Best Doctors®</li> <li>• Short-term counselling and carer support provided by Workplace Options</li> </ul> <p>Plus you'll have access to a range of benefits automatically included within the cover, including children's benefit and accelerated surgery benefit. Further details can be found in the Critical Illness+ in focus guide.</p>	<p><b>Available subject to additional premiums:</b></p> <ul style="list-style-type: none"> <li>• Global Treatment in association with Best Doctors®</li> <li>• Fracture cover</li> <li>• Increasing cover</li> </ul> <p><b>Benefits included as standard:</b></p> <ul style="list-style-type: none"> <li>• Waiver of premium</li> <li>• Bupa Anytime HealthLine</li> <li>• Second Opinion by Best Doctors®</li> <li>• Physio treatment provided by IPRS Health</li> <li>• Short-term counselling and carer support services provided by Workplace Options.</li> </ul> <p>Plus you'll have access to a range of benefits automatically included within the cover, including family carer benefit and trauma benefit. Further details can be found in the Income Protection+ in focus guide.</p>

†Source: Aviva Individual Protection claims statistics 2015

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To find out more, just ask your adviser.