

Group Life Spouse/Partner Cover For Flexible Benefit Schemes

Guide to Cover - Offline
Application with Temporary
Cover

Reference GR01140 09/2024

This guide contains key information about the Aviva group life Spouse/Partner cover for flexible benefit schemes.

Before you decide to take out this cover and join your employer's scheme, you should read this guide carefully and keep it in a safe place afterwards. This guide gives details of what is and isn't covered by the policy. It doesn't give the full terms and conditions, which are in the policy documents held by your employer. Nothing in the policy gives you any contractual rights. If you wish to see a copy of the policy, please contact your employer.

Neither Aviva or your employer can give you any advice about joining this scheme. If you decide to join your employer's group scheme, you should make sure the cover meets your needs. You should regularly review the cover to make sure it continues to meet your needs.

If you have any life insurance cover for your spouse/partner, we suggest you seek independent financial advice before deciding whether or not to cancel your existing arrangements. We also recommend you seek independent financial advice if you're unsure if this cover is right for you. If you haven't got a financial adviser at the moment and you would like to speak to one, you can find one in your area by using [unbiased.co.uk](https://www.unbiased.co.uk). An adviser may charge a fee for this service.

What is Aviva Spouse/Partner Cover?

- The policy aims to provide:
 - A lump sum benefit for the amount of cover you select, which is payable if your spouse/partner dies during the period of cover.
- The Aviva Group Life Spouse/Partner Cover is provided under a group life policy by Aviva Life & Pensions UK Limited.
- Cover will only be provided if you choose to join your employer's policy and pay the premiums.
- The policy has no cash value and if you leave the scheme any premiums you have paid won't be returned.
- Only one policy is issued to your employer for the whole group scheme, we don't send individual policies. If you would like to see a copy, please contact your employer. Nothing in the policy gives you any contractual rights.

Who can be covered?

- If you and your spouse/partner are eligible for cover under your employer's flexible benefit scheme, you can select this benefit to cover the life of your spouse/partner. If you have any questions about eligibility for this benefit, please contact your employer.

How much does the cover cost?

- The cost of the cover will be shown on your employer's flexible benefit system and will be based on your spouse/partner's age each year. This means, the same amount of cover will cost you more as they get older.
- The cost will be deducted from your salary by your employer, who is responsible for paying us the total premium each month, for all members.

How to apply for cover?

If you are eligible, you can apply for cover through your employer's flexible benefit platform.

- Your spouse/partner will need to complete an application form which is on your employer's flexible benefit system and asks questions about their health and medical history.
- When we receive the application, we'll review the answers and your spouse/partner may be asked to provide additional information and/or we may require them to attend a medical examination.
- Full cover won't be provided until we have confirmed to your spouse/partner that cover is in place.
- We may not be able to provide cover in all circumstances. If this is the case, we'll write to your spouse/partner.
- If we aren't able to offer cover for your spouse/partner then any premiums that have been paid during the period of temporary cover won't be refunded.

When does cover start?

- You'll normally be able to join the scheme during a fixed enrolment period each year or shortly after your employment starts. Your employer will be able to tell you when you can join and when your spouse/partner cover can start. This will always be after the date you select the benefit and cover cannot be backdated.
- We'll provide temporary cover for the full benefits for a maximum of 90 days from the date you select the benefit to allow us time to review the information we've been given. During this time, cover will exclude death because of any pre-existing conditions. See "When will the cover not pay out?"

When does cover stop?

- The policy will stop if it's cancelled by your employer or if they don't pay the premiums.
- Your cover will stop when:
 - your spouse/partner reaches the policy expiry age shown on your employer's flexible benefit scheme
 - you de-select this benefit as an option under your employer's flexible benefit scheme
 - your contract of employment is ended
 - a benefit is paid in respect of a claim
 - your spouse/partner no longer meets the definition of a spouse/partner.

When will the cover not pay out?

- There are no general exclusions under the policy.
- No benefit will be payable if your spouse/partner dies outside the period of cover.
- During any period of temporary cover, your spouse/partner will not be covered for any pre-existing conditions.
 - A pre-existing condition is a condition that is directly or indirectly linked to any medical and/or related condition or complication that your spouse/partner was:
 - aware of,
 - experienced symptoms of,
 - received medication, advice or treatment for,in the previous five years before applying for the cover.
- No benefit will be payable if the information provided as part of the application process isn't correct.

Can I change the cover?

You should regularly review your cover to make sure it continues to meet your needs. You may not have enough cover if you don't review your choices during your enrolment period or after a qualifying "lifestyle event".

- You can change your cover during the annual enrolment period or after a 'lifestyle event'. The enrolment period and lifestyle events have been agreed between Aviva and your employer. Typically, events such as marriage and birth of a child are included.
- Your employer will be able to tell you when your enrolment period is and provide a full list of any lifestyle events allowed as part of their scheme.
- If you reduce your cover, you may not be able to easily and quickly increase it back to the same amount in the future, because of limits on the amount you can increase your cover during your enrolment period or after a qualifying lifestyle event, or because of changes to your spouse/partner's health.
- If you increase your cover, you'll need to give us up to date health and lifestyle information for your spouse/partner, before an increase in cover can be provided.

Further information

How to make a claim

If you need to make a claim you must tell your employer within three months of your spouse/partner's death, or as soon as possible, as they'll need to make the claim on your behalf.

If you have any questions at any time, you can phone or email us.

 Call us on **0800 158 2714**

 Email us at **grouplifeclaims@aviva.com**

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For your protection and ours, calls to and from Aviva may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

How to complain

If you have a query or complaint about anything other than a claim you should speak to your employer (the policyholder) who will contact us.

If you are complaining about the decision we have made on a claim please contact:

Group Protection Complaints
Aviva Life and Pensions UK Ltd
PO Box 3240,
Norwich,
NR1 3ZF

 Call us on **0800 158 2714**

 Email us at **gpcomplaints@aviva.com**

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For your protection and ours, calls to and from Aviva may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

If you disagree with our claim decision, you must contact us as soon as reasonably practicable following notification by us of a claim being rejected.

If you're not happy with the way we've dealt with your complaint, or if we haven't replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service for them to investigate.

The Financial Ombudsman Service can look at most complaints and is free to use. You don't have to accept their decision and will still have the right to take legal action.

Their contact details are:

The Financial Ombudsman Service
Exchange Tower,
London
E14 9SR

Phone: **0800 023 4567**

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

Website: **financial-ombudsman.org.uk**

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint if you have given us the opportunity to resolve it.

Law and language

The policy is subject to English law and all communications will be in English.

Compensation

We're covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer the policy to another insurer, provide a new policy or where appropriate, provide compensation.

For more information on this scheme, please visit:



[fscs.org.uk](https://www.fscs.org.uk) or



call **0800 678 1100** or **0207 741 4100** for international callers.

Taxation of premiums and benefit

Any premiums paid to us by your employer will be treated by HMRC as a benefit in kind, so will be added to your taxable income.

Under current HMRC practice any lump sum benefit paid under an Aviva Spouse/Partner Life Assurance policy is payable free of tax.

HMRC rules regarding the taxation of benefits and premiums may change in the future and are based on individual circumstances.

Solvency and Financial Condition Report

Every year we publish a Solvency and Financial Condition report which provides information about our performance, governance, risk profile, solvency and capital management. This report is available for you to read on our website at [aviva.com/investors/regulatory-returns/](https://www.aviva.com/investors/regulatory-returns/)

Data Protection

Aviva Life and Pensions UK Limited is the data controller responsible for processing any personal information your employer provides us.

At Aviva we take data protection and Data privacy very seriously.

Details of our full Privacy Policy is available at [aviva.co.uk/services/about-our-business/products-and-services/privacy-policy/group-protection-privacy-policy/](https://www.aviva.co.uk/services/about-our-business/products-and-services/privacy-policy/group-protection-privacy-policy/) or you can request a copy by contacting us at


**Aviva,
Freepost,
Mailing Exclusion Team,
Unit 5, Wanlip Road Ind Est,
Syston,
Leicester,
LE7 1PD.**


If you have any questions about how we use personal information, please contact our Data Protection Officer by writing to them at


**Data Protection Officer,
Aviva,
Level 4,
Pitheavlis,
Perth,
PH2 0NH.**

Need this in a different format?

Please get in touch if you would prefer this Guide to Cover **GR01140 09/2024** in large print, braille or as audio.

 0800 051 3472

 groupprotection@aviva.com

 aviva.co.uk

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