

# Group Critical Illness Cover

## Frequently asked questions



**Being diagnosed with a critical illness or having to undergo an operation could have a big effect on you. And on top of emotional and physical challenges, you may also face financial worries.**

Your employer has taken out a Group Critical Illness policy with Aviva to provide financial and emotional support if you are diagnosed with a medical condition or undergo an operation defined in the policy. We only cover the conditions we define in the policy, and no others.

If Group Critical Illness cover is new to you, you'll probably have a few questions. Here we've answered the most commonly asked questions to help you better understand the cover.

Before deciding whether to join the scheme, you should read all relevant documentation held by your employer.

### 1. What does the cover provide?

It provides a lump-sum benefit if you are diagnosed with one of the specified medical conditions or undergo one of the listed operations as defined in the policy and survive for at least 14 days.

The policy includes children's cover, paying 25% of the value of your benefit, up to a maximum of £25,000.

It also gives you access to a range of wellbeing services. Whether its a second medical opinion or practical and emotional support from a qualified nurse, the wellbeing services can support you if the going gets tough.

### 2. Who receives the benefit and is it taxed?

Benefits are paid direct to you and are tax-free. Please remember that tax rules are subject to change and depend on individual circumstances.

### 3. Can I take out the cover if I already have other critical illness cover in place?

Yes. We don't need details of any other policies that you hold, and we won't reduce any benefit under your employer's policy if you have any other cover in place. If you are thinking of cancelling another cover, we recommend you seek financial advice first. An adviser may charge for this service. Please remember that your cover will cease when you leave your employer.

### 4. Why does group critical illness cover appear to cost less than an individual personal policy for a similar level of benefit?

The cost of setting up a group scheme policy is spread across the entire membership which means a lower cost per member. The policy excludes claims for pre-existing medical conditions and associated conditions, therefore we require no medical underwriting which further reduces costs.

### 5. Are there any exclusions?

The policy has a pre-existing and associated condition exclusion, which means you will not be covered for any of the insured conditions if you were suffering from, or showing symptoms of them, before joining the scheme.

A general exclusion applies where a claim will not be paid if it is caused directly or indirectly by an intentional self-inflicted injury. We will also not pay a lump sum benefit if the critical illness or operation is a direct or indirect result of the inappropriate use of alcohol or drugs.

Full details of what's excluded and what conditions are covered can be found in the Employee Guide to Cover held by your employer.

### 6. Can I take out cover if I have suffered a critical illness before?

Yes, but pre-existing and associated condition exclusions apply. See question 5 for more information.

**7. Will I have to answer questions about my health to be accepted?**

No. Cover is provided on a pre-existing condition and associated condition exclusion basis, as described in question 5.

**8. Would a group and individual policy pay out for the same cause of claim?**

It's possible, but the number and definition of medical conditions and operations will vary between insurers and between group and individual critical illness policies.

**9. After a claim, can I claim again on a group critical illness policy?**

Yes. After a claim has been paid, your cover will continue unless you tell us otherwise. The pre-existing and associated condition exclusions will be reapplied. Please read the Guide to Cover document, available from your employer for further details.

**10. What happens if I leave my employer?**


Cover will end either on the day you leave or at the end of the month of leaving your employer. Please speak to your employer for when cover ends for your scheme.

**For more information about your employer's Group Critical Illness policy, please contact your employer.**

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## How to contact us

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