

Group Life Spouse/Partner Cover For Flexible Benefit Schemes

Guide to Cover

Reference GR01140 07-2022



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 is not covered by the policy. It does not give the full terms and conditions, which are in the policy document held by your employer. Nothing in the policy confers any contractual rights on you. If you wish to see a copy of the policy, please contact them.

Neither Aviva or your employer can give you any advice. In deciding if you wish to join your employer's group scheme, you are responsible for deciding if the cover meets your needs. You should periodically review the cover to make sure it continues to meet your needs.

If you have any existing life insurance provision 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 are unsure whether 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. 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.
- The policy has no cash value and if you leave the scheme any premiums you have paid will not be returned.
- You should ensure you review your cover over time. You may not have adequate cover if you do not adjust your choices during your flex benefit window or at the time of a qualifying lifestyle event.

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 and the amount of cover you select. The cost will increase as they get older. This means the same level of lump sum benefit will increase in cost 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.

When does cover start?

- You will 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. No cover will be in place before the date the cover starts.

- 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 will 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 will not be provided until we have confirmed to your spouse/partner that cover is in place.
- We will provide temporary cover for the full benefits for a maximum of 90 days from the date you select the benefit to allow us to review the information in the application form. During this time, cover will exclude death because of any pre-existing conditions. See "When will the cover not pay out?".
- We may not be able to provide cover in all circumstances. If this is the case, we will write to your spouse/partner.
- If we are not able to offer cover for your spouse/partner then any premiums that have been paid during the period of temporary cover will not be refunded.

When does cover stop?

- The policy will stop if it is cancelled by your employer or if they do not 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 leave the service of your current employer
 - 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 ceases to meet 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.

Can I change the cover?

- You may 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 applicable to their scheme.

Further information

How to make a claim

If you need to make a claim you must tell us within three months of your spouse/partner's death, or as soon as reasonably practicable.

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**

Lines are open from 9:00am to 5:00pm. Monday to Friday. Call to and from Aviva may be monitored and/or recorded.

We will then advise you what will happen next and what information we require.

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,
Norfolk
NR1 3ZF**

Call us on **0800 404 9541**

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

Our opening hours are Monday to Friday 9am to 5pm.

Calls may be monitored and will be recorded.

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

If you are not happy with the way we've dealt with your complaint, or if we have not 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 do not 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. All communications will be in English.

Compensation

We are 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 or call **0800 678 1100** or **0207 417 4100**.

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/**

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/** 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.**



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How to contact us?

 0800 051 3472

 groupprotection@aviva.com

 aviva.co.uk

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