

Income Protection Solutions Explained



Income Protection Solutions from Aviva has been developed to provide you with not only the peace-of-mind you'd expect from our Income Protection policy, but also flexibility to allow you to choose cover that suits you – whatever your needs.

The key benefits of Income Protection Solutions

- Regular income: should you be unable to work due to illness or accidental injury.
- Extensive cover: insures you for up to 60% of your gross earnings to help towards covering mortgage payments, households bills and lifestyle costs (60% of first £25,000 of gross annual earnings, 50% thereafter, up to £180,000).
- Over the phone claims: most claims are dealt with over the phone with the help of our claims advisers.
- Highly trained claims team: should you need to make a claim many of our claims team are trained counsellors.
- Rehabilitation: our medically trained intervention team will help and advise you so you can return to work as quickly as possible.
- Personal Health Manager: all policy holders receive access to our telephone and online based health service providing a 24 hour GP helpline, 24 hour Stress Counselling Helpline, online health planner and other useful tools.
- Extra benefit payments; if you need to spend time in hospital, retire whilst benefit is being paid or die during a claim.

The flexibility of Income Protection Solutions – your choices

- Guaranteed and reviewable rates: offering you the choice of either guaranteeing your premium for the life of your policy or enabling us to review the premiums, resulting in a lower initial premium, which may increase over time.
- Deferral period: choose how long after you are incapacitated you want benefits payments to begin.
- Termination age: you can choose the age at which your policy will terminate – up to 70 years old.
- Limited payment term: you can choose to limit the claim period to 5 years, reducing the premium you will pay.
- Guaranteed insurability option: increase your cover at certain lifestyle events, without the need for further medical underwriting.
- Career break: you can choose to take a career break and receive restricted cover.

Why choose Aviva

- A leading provider of Income Protection.
- Covering over 180,000 customers with Income Protection.
- The worlds 5th largest Insurance group.

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