

Key Features of Free Parent Life Cover



keyfacts[®]

The Financial Conduct Authority is a financial services regulator. It requires us, Aviva, to give you this important information to help you to decide whether our Free Parent Life Cover is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Its aims

- To pay a lump sum of £15,000 if you die during the term of your plan.

Your commitment

- To make sure you answer all the questions on your application correctly to the best of your knowledge. Failure to do so may result in the non-payment of a claim.
- To provide your signed consent and verification of your identity if required by us to administer your plan.

Risks

- This plan has no cash-in value at any time.
- If you don't provide any information we ask for, we may not pay out under the plan.
- If you stop living in the UK, your plan will end.

Questions and answers

What is Free Parent Life Cover?

- It is a life insurance plan that pays out £15,000 if you die during the term of your plan.
- You can only take out the plan on your own.
- You can take out this plan if you are a parent aged 18 to 66.
- You can take the plan out at any time once the child has been born and before they are four years old.
- The plan lasts one year.
- You can only take out one plan for each child regardless of whether you take the plan out directly with Aviva or via a third party.

How flexible is it?

- This plan is not designed to be flexible. You can't alter the plan once it's started.
- If you need more life cover you will need to take out an additional life insurance policy for the amount required.

When does the plan pay out?

- We'll pay out £15,000 if you die during the term of your plan.

What happens to my plan if my child dies?

- This plan provides cover on your life so it will continue until the original end date.

What other benefits can I choose?

- You can't choose any other benefit with this plan.

When will the plan not pay out?

- The plan will not pay out if you commit suicide.
- The plan will not pay out if you die as a result of non-prescribed drug abuse or if it is related to or caused by a history of alcohol excess.
- Full details of the exclusions can be found in section 1 of the plan conditions.

What happens if I stop living in the UK?

- Your plan will stop.

What about tax?

- The cash sum paid on death is currently free from income tax and capital gains tax.
- It may be subject to inheritance tax.
- Tax rules may change.

Can I change my mind?

- You can cancel your plan at anytime by writing to us at:
Aviva
PO Box 520
Surrey Street
Norwich
NR1 3WG
- If you don't cancel the plan, it will continue.

How to contact us

- Remember that your financial adviser, if you have one, will normally be your first point of contact.
- If you have any questions at any time, you can phone or write to us.
- Call us on 0800 158 2553

Monday to Friday 9.00am – 5.00pm

Outside of these hours, you can use the same number and leave a message on our answerphone. Calls may be monitored and will be recorded.

- Write to us at:

Aviva
PO Box 520
Surrey Street
Norwich
NR1 3WG

How to make a claim

- Claims can be made by contacting our Life Claims Department on 0800 015 1142. Lines are open Monday to Friday between 8am and 6pm, and Saturday between 8am and 2pm.

Other information

How to complain

- If you ever need to complain, you can contact us at:

Aviva
Customer Relations
PO Box 3182
Norwich
NR1 3XE
Telephone number: 0800 068 6800
Email: contactus@aviva.com

- If you are not satisfied with our response, you may be able to take your complaint to the Financial Ombudsman Service.

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
Harbour Exchange
London
E14 9SR
Telephone: 0800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

- If you have taken a product out online with us and are unhappy with the product or the service you received, you can also use the European Commission's Online Dispute Resolution service to make a complaint. The purpose of

this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we've had the opportunity to consider and resolve this.

Plan conditions

- This Key Features document only gives a summary of our Free Parent Life Cover. You should also see the plan conditions.
- We won't be liable to pay any benefit until you've completed the application process and we've confirmed your plan has started.

Law and language

- The plan is governed by the law of England. Your contract will be in English and we will always write and speak to you in English.

We're regulated by the Financial Conduct Authority:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

We're also regulated by the Prudential Regulation Authority:

The Prudential Regulation Authority
20 Moorgate
London
EC2R 6DA

Solvency 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 www.aviva.com/investor-relations/institutional-investors/regulatory-returns.

Client classification

- The Financial Conduct Authority has defined three categories of customer. You've been classed as a 'retail client', which means that you'll be provided with the highest level of protection provided by the Financial Conduct Authority rules and guidance.

Compensation scheme

- We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, the owner of the plan may be entitled to compensation under the scheme. For this type of plan, the scheme covers 100% of the total amount of the claim. For further information, see www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.

Plan conditions

Free Parent Life Cover provided by Aviva

This plan is written confirmation of a contract between us (Aviva Life and Pensions UK Limited) and the planholder named in the Certificate of Cover.

1. Life insurance amount

- a. The life insurance amount will be payable to the planholder or the planholder's estate on the death of the life insured provided this occurs on or before the end date.
- b. The life insured must not have received any medical treatment for cancer (including leukaemia and lymphoma) within the previous 12 months of the application date.
- c. No benefits under this plan will be payable where the death of the life insured is as a result of:
 - suicide
 - related to or caused by a history of alcohol excess
 - non-prescribed drug abuse.
- d. In the event of a valid claim, the planholder or the planholder's estate will receive the life insurance amount as specified in the Certificate of Cover.
- e. The life insurance amount will only be payable on one occasion and upon payment the plan will end.

2. Payment of benefits

- a. The payment of any benefit will be subject to us receiving such proof as we may reasonably require of:
 - the happening of an event on which any benefit is payable
 - the claimant having legal ownership of the plan
 - the date of birth of the life insured and the child
 - the relationship between the life insured and the child named on the Certificate of Cover
 - the life insured residing in the United Kingdom
 - our completed claim form
 - conversations with and reports from third parties, such as doctors, coroners and the police, and such other information as we may reasonably require to enable us to assess the claim.

3. Residence

At the time you apply for this policy you must:

1. be currently physically living in the UK; and
2. regard the UK as the location of your main residence and have no current intention of moving outside of the UK permanently; and
3. either
 - a. be a citizen of the UK or a British Overseas Territories citizen, or
 - b. have been granted permission to settle permanently in the named territory, or

- c. be applying for a mortgage on a residential property which is, or will be, your main residence in that territory.

You need to tell us if you move outside of the UK, and your main residence is in another territory. We may need to remove your policy terms. We'll give you details once you've told us. You should seek your own independent advice if you wish to continue with your policy after you move to another territory.

4. Surrender

If the plan is surrendered by the planholder, we will make no payment and the plan will end.

5. Alterations

- a. If the date of birth of the life insured or child has been incorrectly stated, we will amend the benefits having regard to the true date of birth. If the true date of birth is such that, had it been known to us at the time the plan was proposed for, the life insured or child would have fallen outside of the prescribed age limits to be eligible for the plan, then the plan cannot continue. In such circumstances, the plan would need to be cancelled with no benefits payable.
- b. We rely on the information that the planholder gives to us. If any of the information the planholder gives to us is not true or not complete and this might reasonably have affected our decision to provide this plan, then we may:
 - change the terms of the plan; or
 - cancel the plan.
- c. We will only permit one plan per parent per child, whether taken out directly with Aviva or via a 3rd party. In the event of multiple plans being issued by Aviva Life & Pensions UK Limited to the same parent in respect of the same child, we will only treat the first plan issued as being valid.

6. Acceptance of instructions

Any instruction, request or notice will not be accepted by us until both it and any related information and documentation as reasonably required to administer the plan that we may ask for is received by us. This may include the planholder's signed consent and verification of identity.

7. General

- a. Ownership of the plan may not be transferred to someone else (an assignment).
- b. In these plan conditions, the 'planholder' means the person specified as such in the Certificate of Cover or their successors in title.
- c. In these plan conditions, 'we', 'us' or 'our' means Aviva Life and Pensions UK Limited.

- d. The Certificate of Cover records details of the plan at the start date. Any alteration resulting in changes to the benefits may not be reflected on the plan. In the event, such changes will be recorded by us.
- e. Where appropriate, words in the masculine include the feminine and words in the singular include the plural and vice versa.
- f. This plan does not give any rights to any person other than the planholder and Aviva Life and Pensions UK Limited. No other person shall have any rights under the Contracts (Rights of Third Parties) Act 1999 to rely on any terms under this plan. The planholder and Aviva Life and Pensions UK Limited may amend or cancel this plan without reference to, or the consent of, any other person.
- g. The plan is issued in England under English Law. All payments to us or by us will be in the United Kingdom in the currency of the United Kingdom.

About our services and costs



Aviva UK Digital Limited.
St Helen's, 1 Undershaft, London,
EC3P 3DQ

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. We are authorised and regulated by the FCA as an insurance intermediary and sell insurance products, acting on behalf of the insurer. This document provides information required by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

- We offer products from a range of insurers.
 - We only offer products from a limited number of insurers.
 - We only offer Life and Critical Illness products from Aviva Life & Pensions UK Limited for life insurance and critical illness cover.
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
 - You will not receive advice or a personal recommendation from us for life insurance and critical illness cover. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
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4. What will you have to pay us for our services?

- A fee.
- No fee.

Our staff are salaried and they receive an annual bonus based upon the overall performance of the Aviva Group, but they receive no additional bonus, commission or other benefit from providing you with these services. Aviva Life & Pensions UK Limited pays commission to Aviva UK Digital Limited for selling this product. Aviva Life & Pensions UK Limited also provides services to Aviva UK Digital Limited, such as customer contact services.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Aviva UK Digital Limited. Registered in England No 07966150. St Helen's, 1 Undershaft, London, EC3P 3DQ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 728985.

Our permitted business is intermediation of or introduction to insurance and investment products sold by the Aviva Group.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

6. Ownership

Aviva UK Digital Limited and Aviva Life and Pensions UK Limited are both members of the Aviva plc group of companies. Aviva Insurance Limited is also a member of this group and it owns 100% of the shares of Aviva UK Digital Limited.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to Customer Relations, Aviva, PO Box 3182, Norwich, NR1 3XE.

...by phone Telephone 0800 0686 800.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

The Financial Services Compensation Scheme covers your plan. If Aviva becomes insolvent and we are unable to meet our obligations under this plan, the scheme would cover you for 100% of the total amount of your claim for insurance advising and arranging. Where the actions of Aviva UK Digital Limited leads to the insurer Aviva Life & Pensions UK Limited being unable to pay the claim.

For further information, see www.fscs.org.uk or telephone **0800 678 1100**.

Braille, large font, audio material

You can order our literature in Braille, large font or audio.

Just call **08000 686 800** or email **helpdesk@aviva.co.uk** and tell us:

- the format you want
- your name and address
- the name or code of the document. The code is usually in the bottom left hand corner on the back of most documents.

Our Customer Call Centre is open Monday to Friday 8am to 8pm, Saturday from 8.30am to 5pm and Sunday 10am to 4pm. Calls may be recorded.