

Legacy Consumer Policies



Target market statements

Whilst we appreciate that these products are not open to new business, you may still be supporting clients who hold these policies therefore we've provided the key elements of target market statements applicable here

Consumer legacy

Premier Care Target Market Statement

What customer need was this product designed to meet?

This product range was designed to provide extensive private provision for primary care, diagnostics and treatment (including chronic renal failure).

Who was Premier Care designed for?

This product was designed to provide fully comprehensive cover including some elements of primary care and routine cover and was targeted at high net worth individuals.

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was Premier Care not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

This product is only suitable for residents of the UK.

For all products you should take further care when assessing whether the product and underwriting approach is suitable for customers you identify as vulnerable. For guidance please ['Aviva's guide to vulnerable customers'](#)

Medios (Medios Healthcare, Medios Optional and Medios Executive) Target Market Statement

What customer need was this product designed to meet?

This product range was designed to provide private provision for specialist diagnosis, and the treatment of acute medical conditions within the UK.

Who was Medios range designed for?

These products were designed for mass market consumers who wished to protect themselves and their families. However generally this product was usually considered by high net worth individuals and their families

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was the Medios range not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

These products are only suitable for residents of the UK.

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Children's PMI (Barclays Additions) Target Market Statement

What customer need was this product designed to meet?

This product was designed to provide cover for in-patient and day-patient treatment for children aged up to 24 at a wide range of private hospitals nationwide. It was sold exclusively through Barclays Bank.

To keep the premiums affordable it excluded out-patient consultations and treatments. It covered out-patient diagnostics if directly leading to and/or following within six months of eligible in-patient or day-patient treatment.

Who was Children's PMI designed for?

This product was designed in conjunction with Barclays Bank to provide treatment for packaged bank account holders to access care for their children up to the age of 24. It was only available to these customers and was seen as an affordable children's PMI provision. Aviva since bought the back book, and continues to manage this closed book.

Who was Children's PMI not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

This product is suitable for UK residents up to the age of 24 only. Cover for paediatric provision varies across the country so customers with younger children should review the provision to ensure there is suitable cover in their local area.

Marks and Spencer - Health Solutions Target Market Statement

What customer need was this product designed to meet?

This product was designed for previous Mark and Spencer's employees to provide private provision for specialist diagnosis, and the treatment of acute medical conditions within the UK.

Who was Marks and Spencer's Health Solutions designed for?

This product was designed to provide fully comprehensive cover including some elements of primary care specifically for previous Marks and Spencer's employees.

Who was Marks and Spencer's Health Solutions not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

This product is only suitable for residents of the UK that have previously been employed by Marks and Spencer.

For all products you should take further care when assessing the product and underwriting approach is suitable for customers you identify as vulnerable. For guidance please ['Aviva's guide to vulnerable customers'](#).