

Give your clients the best of Aviva deals

Welcome to our new Consumer and SME Best of Aviva private medical insurance (PMI) deals, exclusively for GI/IFA brokers.

Solutions PMI - SME deals

Significantly enhanced commission rates

25% initial and 10% renewal commission - on new business covering 2-99 main members.

N.B. Commission is payable net IPT.

Terms and Conditions overleaf.

Capped renewal rate increases

The renewal rate increase will be capped for the first two renewals - now available for groups covering 2-99 main members. An 8.5% maximum increase will apply if the policy loss ratio is less than 25%. A 25% maximum increase will apply if the policy loss ratio is 25% or above.

The increase guarantee applies to the rate at policy level, including any age band increases. Any increases related to factors such as member and policy changes and IPT will be incremental to this.

Additional reassurance for members who are mid-claim

3 months Claims Transition Agreement - available for companies covering 10-99 main members.

This gives members the reassurance that they're guaranteed to be covered in full for any treatment that has been pre-authorised by their previous insurer, where the treatment date is within 3 months of the policy start date.

Working together with our Healthcare Trading Centre Consultants, our Broker Claims Team will help ensure the smooth transition of your clients' claims.

Free dental and optical benefit

Free Dental and Optical Cover - for all new business to Aviva covering 2-99 main members.

Aviva retain the right to withdraw this benefit at next renewal date.

Healthier Solutions PMI - Consumer deals

Significantly enhanced commission rates

25% initial and 10% renewal commission - on new business

N.B. Commission is payable net IPT.

Terms and Conditions overleaf.

No claim discount uplift for virgin business

New to Market (virgin) Healthier Solutions business will enter the NCD scale one level higher than standard.

Two month's free cover for switch business

Customers switching onto a Healthier Solutions policy from another PMI provider will receive their first two months cover free - for the first year that the policy is in force.

To request a quote and for more information about our deals please speak to your usual Aviva Sales Consultant.

See overleaf for T&Cs

Terms and Conditions

SME deals

1. These offers are available on Company Solutions policies which start between 1 January 2019 and 31 December 2019, quotes are valid for 30 days. Aviva reserve the right to withdraw this before 31st December 2019.
2. Commission deals
 - a. Schemes covering 2-99 main lives – increased commission will apply as follows; initial commission 25%. Renewal commission 10%
3. Guaranteed first 2 years renewal maximum increase of 8.5% or 25% at policy level
 - a. Available to groups covering 2-99 main members
 - b. The increase guarantee applies to the rate at policy level, including any age band increases. Any increases related to factors such as IPT, member changes and policy changes will be incremental to this.
 - c. The reference point for the premium calculation for the increase will be approximately 52 days prior to renewal. The loss ratio for the first renewal will be calculated based on premiums and claims in the first nine calendar months of the current policy year. The loss ratio for the second renewal will be based on all premiums and claims in the first policy year together with premiums and claims in the first nine months of the second policy year.
 - d. This guarantee applies to the first two renewals only
 - e. The policy will remain a one year contract
4. Free Dental and Optical Cover
 - a. Available for schemes covering 2-99 main lives
 - b. The Dental and Optical Cover option is free on an ongoing basis
 - c. Aviva retain the right to withdraw this benefit at next renewal date
 - d. Newly underwritten virgin business means either Full Medical Underwriting or New Moratorium
 - e. An option to swap Dental & Optical for the 28 days Mental Health treatment is available on request from your usual Account Manager
5. Three month claims transitional agreement
 - a. Available to groups covering 10-99 main members on a Solutions policy
 - b. Available for switch business
6. The Best of Aviva deals cannot be used in conjunction with other offers.

Consumer deals

1. Customers enter into an annual contract.
2. The months free discount is applied to the first two months of cover in the first policy year. Available on monthly paid policies only.
3. The deals are available for Healthier Solutions policies which start between 1 January 2019 and 31 December 2019, quotes are valid for 30 days. Aviva reserve the right to withdraw this before 31st December 2019.
4. To qualify for the switch offers, the customer must be switching onto a Healthier Solutions Policy from another provider. They must not have been covered by a PMI policy with Aviva in the last 12 months and must satisfy usual product eligibility and underwriting rules.
5. Additional members on the same policy are eligible for this offer provided that all members are added at the date of purchase. Additional members who are added to a policy later will not be eligible for this offer.
6. The Best of Aviva deals cannot be used in conjunction with other offers.