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Speedy Diagnostics

Target Market Statement

This assessment has been prepared by Aviva Health to provide an overview of our Speedy Diagnostics product.

It is intended to help advisers understand the identified target market for this product.

Further details of our products can be found on the [Health adviser website](#).

Who is Speedy Diagnostics designed for?

Speedy Diagnostics is designed for individuals and their families, resident in the UK, Channel Islands or Isle of Man. It offers an alternative to comprehensive Private Medical Insurance (PMI) and is suited to those purely looking to find out the cause of a medical problem as the cost of treatment is not covered by Speedy Diagnostics.

This policy enables individuals to have timely access to consultations and diagnostic tests at a convenient time and location. This enables individuals to get prompt diagnosis of a medical problem.

Speedy Diagnostics provides diagnostic services in a private clinic or private pay-bed at an NHS hospital. This policy could be suitable for individuals who want a high standard of comfort including a private room.

Speedy Diagnostics has lower premiums than our standard health insurance products as it doesn't include cover for the cost of treatment.

Although Speedy Diagnostics is a slimmed down offering focused upon diagnosis, it is still a premium product that provides an alternative to the healthcare services offered by the NHS. Therefore, it could be suitable for individuals with higher disposable incomes that are concerned about growing NHS waiting lists but want an alternative to the cost of comprehensive PMI.

What features should you be aware of when considering this product?

- Speedy Diagnostics could be suitable for permanent residents of the UK, Channel Islands or Isle of Man only.
- This product is not suitable for individuals with comprehensive PMI as this will duplicate their cover
- The product is designed to pay for access to private specialist consultations and diagnostics only.

- Speedy Diagnostics does not provide cover for any private treatment or consultations required after a diagnosis has been made, this will need to either be conducted through the NHS or the individual may choose to pay for this treatment.
- The product does not cover ongoing or long-term medical conditions. These conditions are often referred to as chronic conditions.
- Conditions that the member has prior to taking out the product typically aren't covered by the product (pre-existing conditions)
- This product is only available to individuals and their families. This product is not available for companies.
- There are different underwriting options available when purchasing this product and your client should consider which option is best for them.
- Speedy Diagnostics is not suitable for those seeking routine medical examinations and screenings or diagnostic tests that determine the presence of a potential disease or illness without symptoms (for example, genetic tests).
- A national network of hospitals is covered under Speedy Hospital List.
- We recognise that some individuals have additional needs when buying or understanding our products. Aviva is committed to helping meet these needs. Please contact Aviva for guidance or support.

How can Speedy Diagnostics be purchased?

Via an insurance broker with advice:	Direct from Aviva with advice:	Direct from Aviva without advice:
<ul style="list-style-type: none">• Face to face• By telephone	<ul style="list-style-type: none">• By telephone	<ul style="list-style-type: none">• N/A

Product Benefits	What is covered?	Who could the option be suitable for?
Core Cover – In, Day & Out-Patient Cover	Cover for diagnostic tests as an in/day or out-patient including: <ul style="list-style-type: none"> ● Consultations with a specialist ● Specialist fees for diagnostics tests ● Diagnostic tests e.g. blood tests, X-rays, scans and ECGs ● Hospital charges including accommodation (if diagnostic test is in/day-patient) 	<p>This could be suitable for customers who want the peace of mind that they have comprehensive cover for diagnosis of a medical condition once under the care of a specialist.</p> <p>This is not suitable for customers who want to cover the cost of treatment or additional tests post-diagnosis. Individuals choosing this product should be happy to pay for any treatment or additional tests following their diagnosis themselves or have these on the NHS.</p>
Speedy Hospital List – Accessed here	This hospital list provides access to a national list of hospitals, inclusive of 400 NHS pay-bed facilities.	<p>This product could be suitable for customers who are happy to use Aviva’s network of national hospitals.</p> <p>It is not suitable for customers who want to attend a hospital of their own choosing.</p>

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