

# Aviva Health Insurance

## 1st Renewal Guarantee Offer



### Terms and conditions

1. This offer is available for Healthier Solutions policies starting between 1 June 2020 and 31 December 2020. We reserve the right to shorten or extend this period, or withdraw this offer, at our absolute discretion.
2. This offer only applies to the first annual policy renewal, and not subsequent policy renewals.
3. Customers must satisfy product eligibility and underwriting rules. Full terms and conditions for Healthier Solutions products can be found in the Healthier Solutions policy wording.
4. The First Renewal Guarantee won't apply to changes to policy benefit selections, the number of individuals insured on the policy, or customer personal details, which may result in changes to the premium at the first renewal.
5. In addition, the First Renewal Guarantee won't apply to any changes to the level of Insurance Premium Tax applicable to private medical insurance (PMI) policies, which may result in a change to the policy premium at the first renewal.
6. This offer isn't available in conjunction with any other new business offers.
7. The offer isn't available to customers taking out an individual PMI policy under a continuation option when leaving an Aviva group PMI policy.
8. The offer isn't available to customers who have held an Aviva PMI policy within the last 12 months.
9. The offer applies separately to each individual member insured on the policy, based on their own individual claims experience.
10. Where a dependant is under 20 years old and is free on the policy in the first year, but is due to become chargeable at first renewal, the offer won't apply to that member.
11. The offer applies to members added during the first six months of the policy. Members added after this date won't be subject to the offer.
12. Where a customer has a protected no claim discount (NCD) and makes a claim that would otherwise have caused a three-level NCD drop, the First Renewal Guarantee will still apply.

13. Claims that currently don't impact the NCD are: NHS cash benefit, NHS cancer cash benefit, hospice donation, baby bonus, GP-referred treatment by a speech therapist for children, benefits in the other treatment and therapies option, dental and optical benefits, any claims entirely within any applicable excess, and claims totalling £250 or less. This list isn't exhaustive and is subject to change at our discretion.
14. Any MyHealthCounts discounts earned by members of the policy will be applied on top of the First Renewal Guarantee, so they can benefit from these discounts.
15. Where a premium discount incentive was applied to your policy at the point of sale, if this premium discount is reduced at the first policy renewal, or if you're no longer eligible for the incentive before first renewal, the reduction or removal of this premium discount may cause your premium to increase separately from the First Renewal Guarantee.

Aviva Health UK Limited. Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG.

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