

For intermediary use only, not for use with customers



# Get more from Aviva for your clients today

At Aviva, we offer a lot more than just cover for groups. With our Solutions health insurance cover, you have a range of options to encourage your clients to choose Aviva.

**Effective from 1 April 2021 unless otherwise stated**

Terms and conditions apply.

## Enhanced commission rates

- **30% initial and 10% renewal commission** - on switch business covering 1-19 main members.
- **25% initial and 10% renewal commission** - on switch business covering 20-49 main members.
- **15% initial and 10% renewal commission** - on switch business covering 50-199 main members.
- **40% initial and 10% renewal commission** - on newly underwritten virgin schemes\* covering 1-99 main members.

N.B. Commission is payable net IPT.

## Free dental and optical benefit

**Free Dental and Optical cover** on an ongoing basis. Available to newly underwritten virgin business\* covering 1-99 main members.

**Effective 1 October**

New Dental and Optical cover for groups covering 1-19 main members switching to Aviva.

## Additional reassurance for members who are mid-claim

**3 months Claims Transition Agreement** - available for switch business covering 20-199 main members.

This gives members the reassurance that the majority of treatment that has been pre-authorised by their previous insurer will be covered.

Treatment is subject to eligibility conditions under the standard Solutions policy. Where treatment falls outside of the standard terms and conditions, we may agree to cover treatment that has already been confirmed by their previous insurer, provided that the treatment takes place within 3 months of the policy start date.

\*Please note: Newly underwritten virgin business means either Full Medical Underwriting or New Moratorium.

## Terms and conditions

1. These offers are available on Solutions policies until 31st December 2021. Quotes are valid for 30 days. Aviva reserves the right to change, withdraw or extend the offers at any time up until the 31st December 2021.
2. Please note, for your ease of review we have highlighted in **blue** text some of the key changes in the below Terms and Conditions, compared with the version which we previously released in December 2020. However, the highlighted sections are not intended to reflect all of the changes to the Terms and Conditions and you should please review the below updated terms and conditions in their entirety to ensure you are familiar with their contents.

### 3. Enhanced commission rates

- a. 30% initial and 10% renewal commission – on switch business covering **1-19** main members.
- b. 25% initial and 10% renewal commission – on switch business covering 20-49 main members.
- c. 15% initial and 10% renewal commission – on switch business covering 50-199 main members.
- d. 40% initial and 10% renewal commission – on newly underwritten (virgin) schemes covering **1-99** main members.
- e. Commission is payable net of IPT.
- f. Newly underwritten virgin business means either Full Medical Underwriting or New Moratorium.
- g. The above are commission options to choose from, however your existing commission rates are still available.

### 4. Dental & Optical

- a. The dental and optical cover option is free on an ongoing basis.
- b. Available for new and subsequent members on newly underwritten (virgin) schemes covering **1-99** main lives.
- c. **Available for groups covering 1-19 main members switching to Aviva. Effective 1 October 2021.**
- d. Aviva reserves the right to withdraw or change the offer at next policy renewal date.
- e. Newly underwritten virgin business means either Full Medical Underwriting or New Moratorium.
- f. In the event of termination or cancellation of the policy for any reason, this offer will cease to apply with immediate effect.

### 5. 3 months Claims Transition Agreement

- a. Available for switch business covering 20-199 main members.
- b. Working together with our Healthcare Trading Centre Consultants, our Broker Claims Team will help ensure the smooth transition of your clients' claims.
- c. **Aviva will provide the reassurance that the majority of treatment that has been pre-authorized by their previous insurer will be covered.**

**Treatment is subject to eligibility conditions under the standard Solutions policy. Where treatment falls outside of the standard terms and conditions, we may agree to cover treatment that has already been confirmed by their previous insurer, provided that the treatment takes place within 3 months of the policy start date.**

6. These deals cannot be used in conjunction with other Aviva offers.
7. Customers must satisfy usual product eligibility and underwriting rules. Full terms and conditions in respect of the Solutions product can be found in the Solutions policy wording.

## Broker Portal

Aviva Health's digital service helps you to administer your client policies. From making membership changes and renewal quoting to viewing billing information all at the touch of a button. We are constantly adding new features and refining the service keeping you in control and up to date, every step of the way.

## Live Chat to us

Ever-evolving digital channels are helping us maintain high service standards across claims volumes which are now higher than equivalent 2019 levels. Live Chat interactions are up 54% in Q1 2021 vs Q1 2019 – this is an increasingly popular and effective in-the-moment communication option so please make use of this service.

If you need any more information please contact your usual Aviva contact who will be happy to help.