



## Aviva Critical Illness and Fracture Cover changes.

With effect from Monday 18<sup>th</sup> November, Aviva have made changes to their **Life Insurance+ with critical illness** and **Critical Illness+** products. These changes affect both the upgraded critical illness benefit (upgraded adult cover) and upgraded children's benefit (upgraded children's cover). Policies with a new business quote with a rate date of 17<sup>th</sup> November 2024 onwards will get these new terms and pipeline cases are unaffected.

These enhancements represent the first step of bringing elements of the AIG proposition to Aviva. Fran Bruce, Aviva Protection MD noted "These changes not only represent a valuable addition to the cover we offer our customers and their children, but it is also an important first step in bringing the propositions of Aviva and AIG closer together."

### Key Updates:

1. **Enhanced Coverage for Pregnancy Complications:** We've added coverage for six pregnancy complications, providing a payout of £5,000 per affected pregnancy on both parents' policies. This aims to offer financial relief during difficult situations.
2. **Upgraded Children's Critical Illness Cover:** Our upgraded cover now includes:
  - Four new child-specific conditions, totalling 20 child-specific conditions
  - Fixed cover amounts of £25,000, or £50,000 for 11 high-impact illnesses regardless of the adult cover
  - Coverage for children from birth up to age 22, with payouts per child per policy.
  - Increased children's death benefit from £5,000 to £10,000.

**Support Initiatives:** Our Project Teddy initiative continues to provide personalized gifts to children diagnosed with or undergoing treatment for a serious illness.

These enhancements reflect our commitment to providing comprehensive support and peace of mind to families in their most vulnerable moments. If you have any questions or need further details, feel free to reach out to your Aviva Account Manager.

The full article can be found here [We've got them covered: Our critical illness cover has been enhanced for families - Aviva](#)

## Fracture Cover

Aviva's Fracture Cover has been supporting customers since its launch in 2016. To date, we have processed over 4,000 claims, totalling £10.4 million in payouts, providing essential financial assistance for those recovering from bone fractures. Aviva have further updated it's Fracture Cover change, effective from 18<sup>th</sup> November as follows:

### Key Enhancements:

- **Increased Payouts:** We have enhanced our coverage for 11 of the 18 covered fractures, with seven now eligible for a maximum payout of £6,000. This adjustment increases the average benefit amount by 38%, ensuring clients receive the financial support they need during recovery.
- **Focus on Manual Workers:** Our Fracture Cover is particularly vital for individuals in manual or driver-based jobs, where a fracture can significantly impact their ability to work. Common claimants include builders, delivery drivers, factory workers, and warehouse staff.

### Why Choose Aviva's Fracture Cover?

- Proven track record of reliable support since 2016.
- Higher payouts tailored to the needs of our clients.
- Commitment to addressing the unique challenges faced by those in physically demanding roles.

These enhancements aim to provide greater peace of mind and financial security for our customers. If you have any questions or would like to discuss this further, please feel free to reach out.

A link to the full article can be found here [We've got them covered: Our new, enhanced Fracture Cover - Aviva](#)