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Express Life Insurance

Get cover for your
mortgage customers
in a matter of minutes

Adviser FAQs



FAQs – Aviva Express Life Insurance

No.	Question	Response
Proposition		
1.	What is the Express Life Insurance proposition from Aviva?	Express Life Insurance from Aviva allows you to offer your customers the cover they need in the time they have. Aviva have streamlined the quote and underwriting processes to offer life insurance in a way that better fits the mortgage process, offering several benefits to both advisers and customers.
2.	What are the key benefits of the Express Life Insurance proposition?	We know the mortgage process can be a long, time-consuming journey. The key benefits fall into 3 areas: <ol style="list-style-type: none"> 1. It takes minutes – Aviva have cut the questions they ask, so your customers can get covered in no time and you can spend your time where it adds most value to your business. 2. Instant underwriting decisions – offering your customers a streamlined and efficient process. 3. Smart and simple – the whole process is incredibly straightforward, offering you what could be a big reward in little time.
3.	Can I advise on this product?	Advisers need to be authorised for pure protection insurance to advise on the Express Life Insurance proposition.
4.	Can I use the Express Life Insurance proposition if other advisers at my firm operate on a panel or whole of market basis?	No - The proposition is only available at firm level and on a single-tie basis. Any existing arrangements will no longer be available to you once the firm has signed-up. All advisers within a firm will have to sign-up to this single-tie proposition.
5.	How do I join the proposition?	This will vary depending on individual network arrangements. Please liaise with your agency team for details on requesting to join the Aviva Express Life Insurance proposition.
6.	What happens once I agree to join the proposition?	<ul style="list-style-type: none"> • If your firm is already registered with Aviva and has an existing agency number there will be no change in login details or agency details. Advisers will continue to log into Aviva for Advisers as normal. • If you are a new firm, Aviva will complete the new firms set up and will send confirmation along with agency details. The confirmation will ask you to register for an Online Account Number on Aviva for Advisers, so the system can be used.



7.	Can the Express Life Insurance proposition be used to protect the mortgage on a buy-to-let property?	No – the policy is only available to protect residential mortgages.
8.	Does this protection have to be taken out in conjunction with a mortgage?	Yes - the policy must be to cover a residential mortgage. The policy can be taken out for new mortgages or to cover an existing mortgage.
Advice Process		
9.	With Express Life Insurance how long does the process take?	Typically, around a 4-minute journey from quote summary to underwriting decision with a total journey time of around 10 minutes from initial quote to placing a policy on risk. <ul style="list-style-type: none"> • Only 4 base health and lifestyle questions for life cover • Just an additional 2 base questions for critical illness if selected. • There will be 1 further question if the customer indicates that they have been a smoker within the past 5 years • Instant underwriting decisions • No requests for further medical information
10.	How do I access the Aviva site and produce a quotation for this proposition?	The proposition is accessed via ALPS after logging into Aviva for Advisers.
11.	What information will I need to produce an initial quote?	To produce an initial quote, you will need the following information: <ul style="list-style-type: none"> • Customer(s) name • Date of birth • Occupation • Smoker status • Height & weight • Cover basis (either level or decreasing) • Is critical illness included? • Cover amount • Policy term <p>The policy can be set-up on a joint or single life basis and a customer can have more than one product if they require life cover but a different amount of critical illness (e.g. a customer requiring £100,000 life cover but only £50,000 critical illness could have a £50,000 life and critical illness policy with a separate £50,000 life only policy).</p>
12.	What should I do if my customer requires a protection product other than life and critical illness for their mortgage?	If your customer requires an additional protection product (e.g. income protection), or cover not related to their mortgage, then you must refer this customer to a firm that has access to the wider protection market via either a panel or whole of market arrangement.



Life Insurance details		
13.	What product do I have access to?	The product is called Life Insurance. This is life cover which can be written with or without critical illness. The product is provided by Aviva Life & Pensions UK Limited.
14.	Who is eligible to apply for Express Life Insurance?	The product is available for those customers looking to protect a residential mortgage only. The cover applied for cannot exceed the value or the term of the mortgage.
15.	What cover can be included within Life Insurance?	Life cover as standard: <ul style="list-style-type: none"> • Death and terminal illness benefit • Level or decreasing cover Optional critical illness cover, which includes: <ul style="list-style-type: none"> • 36 full payment conditions • 2 additional payment conditions • 6 surgical treatments listed under accelerated surgery benefits • Children's benefit including: <ul style="list-style-type: none"> • Children's critical illness • Children's hospital benefit • Children's death benefit There is no cash-in value at any time.
16.	Can I add fracture cover and / or global treatment to the Life Insurance policy?	No, this is a life insurance policy with the option to include critical illness. There are no other optional benefits available with this product.
17.	Does Life Insurance include any guaranteed insurability options?	No – guaranteed insurability options are not available on this product.
18.	What is the maximum amount of cover that I can provide my customer under the Express Life Insurance policy?	<ul style="list-style-type: none"> • Maximum life only cover £500,000 • Maximum life and critical illness cover £300,000 Note: The cover amount applied for must not exceed the mortgage amount.
19.	What is the maximum term for an Express Life Insurance policy?	The maximum term is 50 years. Note: The policy term must not exceed the mortgage term.
20.	Will I be required to provide evidence to confirm that the protection applied for does not exceed the mortgage amount and term?	Within the customer journey you will be asked to confirm that the cover being applied for does not exceed the limits set out above. You will also be asked to provide evidence of the mortgage amount and term should Aviva request this for audit purposes. You will also need to confirm that you have your client's authority for this.
21.	What is the maximum age at entry for an Express Life Insurance policy?	The maximum age for commencement of the life insurance policy or life insurance with critical illness is 55, with a minimum term of 1 year. The maximum age at the end of the policy is 90 for life insurance only and 75 for life with critical illness. For joint life cases, the eldest life will be used for validation of limits.



22.	Smoking status is required as part of the customer journey. What is Aviva's guidance on this question?	<p>We need accurate information about your customer's use of cigarettes, cigars, a pipe or any other tobacco or nicotine products including nicotine gums, patches, inhalers, tablets, lozenges, sprays and electronic products, even if only on an occasional basis. It's an important factor in Aviva's assessment of risk and payment of claims. We may carry out tests to confirm use.</p> <p>Options that can be selected are:</p> <ul style="list-style-type: none"> • Never used • Regular, occasional or social use • Completely stopped within the last 12 months • Completely stopped more than five years ago • Completely stopped more than three years ago • Completely stopped more than 12 months ago
23.	How can the Express Life Insurance policy be written?	<p>The policy can be written on a single life or joint life basis, level or decreasing and the premiums are guaranteed.</p> <p>It is not possible to place a policy in trust as part of the new business journey, but policies can be placed in trust subsequently. If you want to find out more about placing policies in trust, please contact your Aviva account manager on 0800 056 2181.</p>
24.	What is the interest rate used for decreasing cover with an Express Life Insurance policy?	The interest rate used is 8%.
25.	How do the premiums for Express Life Insurance compare to the Aviva Life Insurance+ proposition accessed via other panels or whole of market arrangements?	The pricing is set to be the same as the Aviva Life Insurance+ whole of market rate (with or without core critical illness). However, the approach to applying premium loadings and/or underwriting outcomes will be different for some customers.
Quote and application process		
26.	How do I quote for Express Life Insurance?	You will quote through the Aviva ALPS system and a link will be provided. You will not require access to the portals as everything will be done through the Aviva ALPS system.
27.	How will I apply for Express Life Insurance?	You submit your electronic application through the Aviva ALPS system. As indicated, there are only 4 base health and lifestyle questions for life cover, with an additional 2 base questions for critical illness if selected. There will also be 1 additional health & lifestyle question if the customer indicates that they have been a smoker within the past 5 years.



28.	What are the potential underwriting decisions for Express Life Insurance at the end of the application?	At the end of the underwriting journey there will be 4 potential underwriting decisions: 1. Accepted at the ordinary rates 2. Accepted with a rating 3. Accepted with an exclusion (critical illness cases only, maximum of 2 conditions excluded) 4. Declined
29.	So, no cases will be referred to underwriting for further medical information for Express Life Insurance?	Correct – no cases will be referred to underwriting for further medical evidence. If terms are offered, you can then proceed to place the policy on risk dependant upon the customer’s requirements or wait until the mortgage has completed. The only reason a case will refer to underwriting will be if the system identifies that cover limits for Life Insurance have been breached. The limits apply across all new and existing Life Insurance policies. In this circumstance, the case will be referred to underwriting for checking. However, no further medical information or evidence will be requested.
30.	What should I do if my customer is declined cover with Aviva under the Life Insurance product?	If customers are declined under the Life Insurance product, this doesn’t necessarily mean they would still be declined under a proposition with a full underwriting journey. In such cases, the customer should be referred to another firm which has access to either a panel or whole of market arrangement.
31.	Assuming acceptance terms are given, how long are the terms valid for under Express Life Insurance?	The acceptance terms are valid for 120 days. Once terms are offered you can download an acceptance letter to provide to the customer – either electronically or in paper format. You will then have 120 days to place the policy on risk, which is done by completing the journey on the ALPS system. If the policy is not placed on risk within 120 days, it will automatically drop off the system and if the cover is still required the case will need to be re-started.
32.	Is it possible to amend the cover applied for once acceptance terms have been given for Express Life Insurance?	Once terms have been offered, it is possible to amend the cover. The cover amount can be increased or decreased, the term can be altered and critical illness can be added if it wasn’t originally selected. Any increase in risk will be subject to underwriting, but acceptance terms, if available, will be automatically generated as part of the increase risk process. As per the original journey, there will be no requests for further medical information.



33.	How will the documentation be provided to the customer once the policy is placed on risk for Express Life Insurance?	Once the policy has started, the policy cover letter, the policy schedule, conditions and summary can either be downloaded and emailed to the customer or paper copies can be sent to the customer. The customer will be prompted to register for MyAviva and once they have registered, they will be able to view all their Aviva policies on-line.
34.	How long does a firm have to sign-up to the Aviva Express Life Insurance proposition for?	This proposition is available on a single-tie only basis at firm level. Once you agree to join the single tie, there is no minimum term for participation, but if you decide that the Express Life Insurance proposition doesn't fit your company's strategy, then you can agree to leave the single-tie at any time but you must give at least 3 months' notice of termination.
35.	What is the commission rate payable under the Aviva Express Life Insurance proposition?	This will be agreed on an individual basis at Network level.
36.	Will I be able to access any other provider's agencies?	No, once you join the Aviva single-tie Life Insurance proposition you won't be able to write new business with any other provider.
37.	Will I still receive renewals from other providers?	Yes, you will still receive renewals from other providers, you just can't use that agency for new business.
38.	Will I receive a new agency number with Aviva?	If you already have an agency number with Aviva, then this number will remain the same and you will continue to use this for the Aviva Express Life Insurance proposition. If you don't have an agency already with Aviva, this will be provided to you as part of the joining / set-up process.

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