



Up to
69% off
your first year's
premium

See page 4 for details

Pay for
your first
child – others
are then covered
FREE

Extra peace of mind with **Healthier Solutions**

Our flexible private health insurance, designed for individuals and their families. With a range of options that you can pick and choose from, it isn't difficult to find cover to suit you and your family.

Extensive cancer cover

Ask us about our PMI cancer pledge



You're in control

It's important that you find the right product for you and your family. To help you do this, the Financial Conduct Authority, has made it a requirement for every insurer to produce an Insurance Product Information Document (IPID) for certain products - private medical insurance being one of them. An IPID provides a short summary of the key product information, in a standardised format, to make it easier for you to compare similar products from across the market and to help you make an informed decision.

While your IPID provides a short summary, the terms and conditions expand on this and provide full product details, including the benefits and exclusions. To get a copy of any of these documents, please speak to your usual financial adviser or insurance intermediary, or you can contact us directly.

Why choose Healthier Solutions, private medical insurance?

Award winning cover

We were voted Health Insurance Company of the Year for the eighth year running at the 2017 Health Insurance Awards

Our cancer pledge

We provide extensive cancer cover and support at every stage of treatment. To find out more visit aviva.co.uk/health/ourcancerpledge

No claim discount

Our no claim discounts are applied to each member, rather than each policy. Get up to 69% discount on your first year, plus the option to protect your no claim discount

Free cover for second and subsequent children

Free cover for younger children when taking cover for yourself and your eldest child under 20

A range of upgrade and downgrade options

You have the option to choose from a number of cover enhancing or premium reducing options. Please ask for more information

Specialist claims teams

We have teams specialising in fields such as oncology and mental health, so that when you need to make a claim, we can provide you with the best service possible

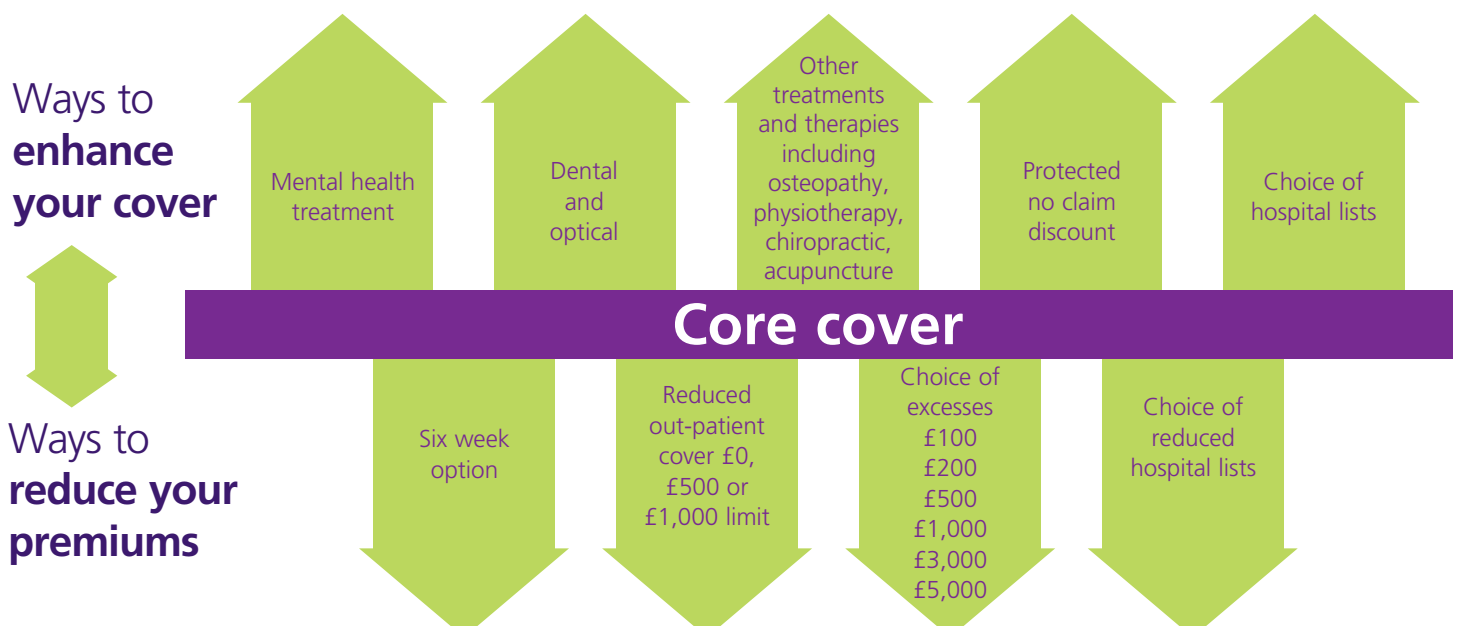
Healthier Solutions explained

Healthier Solutions is designed to pay for treatment of acute (short-term) conditions that occur after you've taken out the policy. It doesn't cover treatment of pre-existing or chronic conditions.

Core cover benefits and exclusions can be found in your IPID, with full details in the terms and conditions. You should read them in conjunction with this brochure.

You then have the flexibility to choose to enhance your cover or reduce the premiums. By choosing to enhance your cover your premiums will increase. Choosing to reduce your premiums will limit your cover.

Healthier Solutions has a number of exclusions which may vary depending on the options you choose. A summary of the standard exclusions is given in your IPID, with full details in the terms and conditions.



Networks

These are the specified group of facilities, specialists or other practitioners that we recognise to provide treatment for particular conditions or suspected conditions. If we have a network for your condition or suspected condition, we'll tell you where you can have your treatment - which may not be at a hospital on your chosen list. We'll only pay for that treatment if it's carried out within our networks (unless you choose the extended hospital list, in which case, you don't have to use our networks).

A list of the conditions or suspected conditions that we have networks for can be found at aviva.co.uk/health-network

Providers that aren't recognised by us

We work with our providers to ensure that our customers' treatment is clinically suitable, safe and appropriate and in line with current clinical practice. To ensure we only recognise providers that meet our requirements for quality and value, we won't pay for treatment with providers who aren't recognised by us. This means that if you use a provider (which includes practitioners, specialists, other healthcare professionals, hospitals, facilities or other treatment centres) that we don't recognise, we won't pay for that provider's fees/charges.

Hospital list choices

As part of the core cover you're entitled to treatment at a hospital on the key hospital list or an NHS pay-bed that's recognised by us. Other hospital lists can be chosen. Remember, if we have a network for your condition or suspected condition you'll need to use our network facility for your treatment rather than a hospital on your list (unless you've chosen the extended hospital list, in which case, you don't have to use our networks).

Trust

Cost saving option that uses the private patient units of NHS Trusts and partnerships

Signature

Cost saving option if you live in Scotland or Northern Ireland

Extended

An upgrade which gives access to more hospitals

Added value benefits

As well the extensive cover that Healthier Solutions provides the following added-value benefits are also provided as standard.

MyHealthCounts

Find out how healthy you are and receive up to 15% discount on next year's premium

Stress counselling helpline

Available 24 hours a day, 7 days a week to members aged 16 and over

Aviva Get Active

Receive up to 25% off a range of health and fitness clubs across the UK. Terms & conditions apply

MyAviva

Brings together the products that help you protect your health, loved ones, future and possessions, in one secure and simple-to-use online place

No claim discount explained

Affordable cover with up to 69% no claim discount for your first year's premium. Between 1 May 2017 and 30 April 2018, 91% of new customers achieved this level of discount.

Included within Healthier Solutions is a member level no claim discount – so if you don't claim, your no claim discount (NCD) will increase, even if another member on the same policy does claim.

If you make any new claims and they total £250 or less, your NCD won't reduce and will stay the same.

Level	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
% discount off level 0 premium	0	9	18	25	32	39	45	50	54	59	63	66	69	72	75

For each year that you don't claim, your NCD will go up one level to a maximum of 75% discount.

For each year that you make any new claims that total more than £250 above your excess (if applicable), your NCD will drop by 3 levels. This only applies once, each policy year.

You can choose to protect your NCD. This means that if you then make a new claim that's more than £250, you won't move down the NCD scale at renewal but your protection will be lost. So, if you make another claim for a new condition during the next policy year the usual NCD rules will apply.

Claims for the following benefits won't affect your no claim discount:

- NHS cancer cash benefit
- NHS cash benefit
- baby bonus
- other treatments and therapies
- dental and optical benefits
- GP referred speech therapy for children
- hospice donation
- if we don't pay a claim because the amount is less than the excess (if applicable).

Speak to your financial adviser or insurance intermediary for more information