

Customer Stories

Discover how Aviva personal protection has helped people just like you



Retirement
Investments
Insurance
Health



AVIVA

WE WILL BE THERE

For the full details of our policies and to find out what is and isn't included, please speak to your financial adviser.

What is Critical Illness+?

Critical Illness+ pays out if you are diagnosed with, or undergo surgery for, a critical illness that meets our policy definition during the policy term and then survive for at least 10 days.

We only cover the critical illnesses we define in our policy and no others. It doesn't pay out if you die.

You can use critical illness+ to cover one person or two. We'll only pay the full cover amount once.

Please be aware that if you stop paying premiums or cancel the policy, you'll no longer be covered, and you won't get any money back. Also, we'll only make a payment if a successful claim is made, there is no cash in value at any time.

What is children's critical illness benefit?

Children's benefit is part of our critical illness cover. All your children including any future children (natural, step, legally adopted, or under legal guardianship) are

covered from age 30 days until their 18th birthday, or 21st birthday if in full time education. Hospital benefit is also available under some of our policies.

What is Income Protection+?

Our Income protection+ is a long term policy that pays out if, during the policy term, you can't work and suffer a loss of earnings due to illness or injury. It pays a proportion of your income to help support you financially whilst you are unable to work for a fixed period of time.

A range of extra benefits and support services are included as standard, as well as a choice of annual increase options.

Please be aware that if you stop paying premiums or cancel the policy, you'll no longer be covered and you won't get any money back.

There is no cash in value at any time. Also we'll only make a payment if a successful claim is made.

What is Aviva's fracture cover?

We offer fracture cover as an optional add on to Aviva's Protection+ products and it costs just £4 a month. It pays out up to £6,000 per claim if you suffer one of the 18 different fractures covered. The amount paid will depend on the type of fracture, it pays out independently of any other insurance you have.

The cover allows one claim per year for the first fracture that happens in the policy year. If more than one fracture happens at the same time we will pay for one of these, whichever is the higher amount.

What is global treatment and second opinion?

Global treatment will provide you and your children (up to 18 years of age or 21 if in full time education) with access to medical experts around the world, an expert second opinion and overseas treatment.

For a few pounds a month, this add on benefit option offers the choice to source treatment overseas for certain serious illnesses or medical procedures.

At a difficult time, global treatment could open the doors to a wider world of treatment options and cover the cost of overseas treatment,

Second opinion by Best Doctors give you access to their network of more than 50,000 medical experts. It's included as part of global treatment.

Contents

Critical illness cover

- Linda's cancer story ▶
- Gareth's cancer story ▶
- Wesley's heart attack story ▶
- Steve's cancer story ▶
- Roma's cancer story ▶
- James's cancer story ▶
- Karen's Aneurysm story ▶
- Judie's cancer story ▶

Children's critical illness cover

- Leanne and Seth's cancer story ▶
- Paul and Anna's hospital benefit story ▶
- Jennie's leukaemia story ▶
- Jordan's loss of independence story ▶

Income protection

- Amanda and John's bipolar disorder story ▶
- Joseph's ulcerative colitis story ▶

Global treatment

- Sarah's down syndrome and AVSD story ▶

Fracture cover

- Paul's fractured tibia story ▶



Linda's story

When Linda was buying her house, her mortgage adviser recommended taking out critical illness cover. When within a few years, completely out of the blue, Linda was diagnosed with bowel cancer, she was very thankful that she'd acted on this advice.

"In August last year I was diagnosed with bowel cancer, which was a bit of a blow to say the least, because I hadn't had any symptoms at all, was feeling perfectly fit and healthy, was running, doing my house up, doing my garden. Before travelling to the USA for a wedding, I went to the hospital to check on a pain I had on my side, which ended up being bowel cancer. It was really an afterthought, because I was trying to process all this information that the doctors were giving me, and I thought, crikey this morning I didn't have cancer, and ten hours later I have."

After receiving the bad news from her doctors, Linda went through her paperwork and found her critical illness cover with Aviva. She decided to call and find out more about making a claim.

Making a claim

"The lady I spoke to was really lovely and very sympathetic. She assured me that Aviva would deal with the doctors and the hospital on my behalf and all I had to do was focus on my health. In November, I received a call saying that my claim had been accepted and I cried... I cried because it was such a huge relief, because you don't know what the future's going to hold.

At the end of the day, you don't know whether the cancer's going to come back or not. If you've got that relief in knowing that your mortgage is paid for, and you're not going to get turfed out of your house – it's a wonderful feeling!"

"It really felt like you were a real person, and not just a number, or a statistic. It felt like they actually had an interest in you as a human being, which is something else that's really, really nice when you're going through this process... so to be treated as a human being, and for somebody to pick up on how frightened you are, or how worried you are about things, is lovely. It really is."



You always think that nothing will happen to you, but you never know.





Gareth's story

When Gareth's client, Tina, fell seriously ill before her critical illness policy began, they both feared the worst. But good news was to come.

A Financial Adviser with more than 20 years' experience, Gareth's focus has always been on giving his clients peace of mind.

So when long-term client Tina was looking for protection in case ill health stopped her from running her signage business, he recommended she put critical illness cover in place.

Unfortunately, due to some delays in getting medical information, it took longer than expected for Tina and her husband's policy to start. And, sadly, during this time a routine scan revealed some bad news. Tina had breast cancer.

Working for the right result

"Through no fault of her own, Tina was in a position where she didn't have the cover she'd applied for – and the worst had happened," says Gareth.

"The relationship I have with my clients is that they'd expect me to do the right thing for them. So I got in touch with Aviva to make a case for getting Tina's payment."

"It wasn't easy – and I wouldn't expect it to be – but the team at Aviva were professional, understanding and sympathetic. At this stage Tina didn't know what was going on. I felt she was going through enough so didn't need the added pressure of wondering whether she was going to receive a payout."

"We put in a lot of time and emotion to get to the right decision. There wasn't a day went by that we weren't thinking about or doing something towards Tina's case."

Gareth says he then made what was the best phone call of his 20-year career.

"[Tina] was in a supermarket buying bin bags at the time," he says. "I told her to sit down – and then gave her the good news. It was such a weight off her mind, and she says she'll never forget buying those bin bags now!"

"The payout she received provided financial security for her and her family, so it meant a huge amount. I strongly believe it had a really positive impact on her recovery."

With the money, Tina purchased a rental property which will bring in an income for her family. It also gave her a project to focus on, as she will not work again. "It's great to know that the payment has been invested in her family's future," says Gareth.

It's just what you do

He adds: "Going to these lengths for clients is just what you do as an adviser. They expect me to be there for them and I make sure I am."



I'm delighted Tina is well on the road to recovery – and that I could make sure she and her family don't have to worry about paying the bills at this difficult time.





Photograph for illustrative purposes only

Wesley's story

When Wesley, 37, took out a critical illness policy alongside his mortgage, he never thought he'd need it. Until, one sunny spring afternoon, he suffered a heart attack.

Wesley from Runcorn, attended a mortgage appointment with his wife in 2017, to discuss a mortgage application for a house they had recently put an offer in for.

"Life insurance was something I was already aware of because we'd previously applied for another mortgage" he says. "So, I asked if the adviser could do a quote with critical illness attached to it."

Fast forward to 14 months later.

On a hot day in May 2018 Wesley was working in the garden when he started to feel uneasy.

He recalls, "I felt a bit breathless and thought it must be my asthma kicking in."

After taking a break indoors to cool off and grabbing a drink, he started to feel a lot better and decided to finish the gardening.

But within minutes he started to feel uneasy again.

"The feeling came back, but this time I started getting an achy jaw and pains in my arms. I tried using my inhaler, but it didn't clear."

At this point Wesley decided it was more serious than an asthma attack and took himself to the nearest hospital.

"I work in the local hospital as a porter, so I thought it would be safer to go and get myself checked over. That's when

the Doctors said, 'we think you might be having a heart attack' and referred me to Warrington Hospital."

Wesley was moved to the Coronary Care Unit where they ran blood tests and ECGs, which confirmed he had in fact suffered a mild heart attack.

From there Wesley was referred to Liverpool Broadgreen Heart and Chest Hospital for an angiogram to check what was going on.

"They gave me an angiogram and found a blood clot. So, they removed that and then stented and patched me up. And here I am today."

Everything taken care of.

Wesley took around eight weeks off from his job at the local hospital for treatment and to focus on his recovery.

It wasn't until after the ordeal that he reviewed his critical illness policy and made a claim with Aviva.

"I never thought I'd need critical illness insurance, but it was always in the back of my mind that it'd be there if I needed to make a claim on it."

Speaking about the claims process, Wesley says Aviva took care of everything.

"The claims process went really well. They were fantastic. They explained everything to me, how everything would be. They contacted us about speaking to the doctor and the cardiologist, and then spoke to them directly. They were really helpful."

Mortgage free

Once the claim was approved and the pay-out confirmed, the couple were able to use the lump sum to clear their outstanding mortgage.

"We originally took out the cover for our mortgage. So, when we received the payment, we decided to use it to pay the mortgage off, so we would be mortgage free."

Since then, Wesley says he and his wife have noticed a huge difference in their finances. With such a big reduction in their outgoings, he and his wife have been able to spend a little more money on themselves.

"Financially, it's really helped... we don't have a mortgage, it's massively cut down on the outgoings."

Looking ahead

With the heart attack behind him, Wesley says he's looking ahead to the future. Since his life and critical illness policy ended on settlement of his critical illness claim, he's also planning to take out a new life insurance policy. It will give him and his wife a safety net just in case anything happens in the years ahead.



Financially, it's really helped. Now we don't have a mortgage, it's massively cut down on the out-goings.





Steve's story

Steve is a 58-year-old mortgage broker from Hull and has experience of advising his clients on protection policies. When he was diagnosed with mouth and throat cancer he was left feeling bewildered, but after benefiting from his critical illness cover he was able to focus on his treatment and recovery with peace of mind.

Steve went cycling to Spain for a few days before returning home with a cough. After several visits to his doctor and a round of antibiotics he was sent for more tests at his local hospital, this is when he received his diagnosis.

He had mouth and throat cancer that needed a combination of treatments. The month after he received his diagnosis, Steve visited the hospital 23 times in 28 days, it was a further two months before treatment started. He underwent six weeks of radiotherapy on his mouth using a specialist mask made specifically for him. Steve also had chemotherapy every week for six weeks.

Steve called Aviva to make a claim for cancer on his critical illness claim. With such strenuous treatment, he had been unable to work, so the money brought him significant peace of mind and allowed his wife to take time out of work to care for him as well.

Now in remission, he continues to have regular, routine check ups often, but is glad to be returning to his passion. Steve was back on his bike in just over a year and looking forward to the future, once again.



It's difficult enough worrying about your health, and you don't want to be worrying about money on top of that, and it made a very, very significant difference to me.





Roma's story

When Roma needed expensive reconstructive surgery, her critical illness cover was there to help.

"When I bought my flat back in 2002 I took out life insurance" says Roma. "And I also took out critical illness cover at the same time – just in case anything happened to me. I was told that even if I paid off my mortgage early I should continue paying these two premiums"

In 2013, Roma paid off her mortgage but continued to pay for life insurance and critical illness cover.

Then, in January 2016, Roma was diagnosed with breast cancer. "It was a huge shock but I was determined to fight it" she says.

"Fortunately, I had medical insurance through my work so treatment was covered privately. I took a few months off for my treatment and in October 2016 I returned to work. The only outstanding treatment left was reconstruction surgery which was scheduled to take place in 2017"

Unfortunately, shortly after returning to work Roma was made redundant.

I was devastated

Losing her job meant Roma had no regular income or medical insurance, which would have paid for her reconstruction surgery. Without this she faced a wait of more than 16 months for her treatment through the NHS.

"I was devastated when I realised this" says Roma.

To save money, now that she was not working, Roma planned to cancel her life insurance, forgetting she also had critical illness cover.

"I rang up Aviva with the intention of cancelling my policy. I was reminded that I was also covered for critical illness too. When I asked if this included cancer and told them about my situation, I was immediately put through to the claims department."

"The people I spoke with were absolutely amazing. It was the sympathy and the tone in which they spoke to me. This was the first time I'd needed to claim for any insurance and

I had this idea that I was going to have some really tough conversations. But this wasn't the case at all."

"I really felt like I was trusted."

Finally falling into place

"Aviva asked if they could get in touch with my doctors to get more information about my illness and I got a phone call a couple of weeks later saying my claim had been accepted. It was such a relief after everything I'd been through."

"After losing your job and battling cancer it's not a great place to be mentally and this payment meant I could start getting on with my life."

"Having this cover has been hugely important to me. I met up with a friend recently and all we seem to talk about now is who has got cancer," she says. "It's a topic of conversation for most people nowadays. And while there are fabulous treatments, you still need to pay your mortgage and the bills while you are unwell."

"I've got a new job now and they've been brilliant about me having time off for my surgery so it feels like things are falling into place now. And I'm very grateful for the cover that helped me have private surgery quickly so I could complete my recovery and treatment."



The people I spoke with were absolutely amazing.





James' story

James is a financial adviser; he talks to his customers all the time about the benefits of having critical illness cover and how you'll never know when you might need it, even if you're young and healthy. Little did James know how true his words would come to be when his fiancée was diagnosed with cancer.

"When people buy protection, they see life insurance as the cheaper option and often dismiss critical illness as too expensive. But as an adviser, making sure my clients consider how they'd cope financially if the worst happened is really important – James states

"For clients in their 30s, 40s, 50s and especially those with large mortgages, how would they pay the mortgage? Could they afford to take time off work to attend numerous hospital appointments or to be there for their partner or loved one? I always emphasise how important it is for my clients to make sure they have the right level of cover."

A personal story

Last year, the importance of having protection in place really came home to James when his fiancée was diagnosed with cancer.

He says: "Thinking about your finances when you are dealing with the emotional side of a diagnosis makes everything twice as hard. We both knew that we couldn't do a 9 to 5 job for a while as we focussed on getting through multiple medical appointments. But on the other hand, we had to keep up with the mortgage payment and all the other bills. I thought about the critical illness cover we had in place and I decided to contact Aviva to make the claim. Just three weeks later, everything was settled."

A different way of handling the claim

"James and I had developed a good business relationship," says Lorna, James' account manager at Aviva. "So I felt it only right for me to help support this claim. As it was so personal to him, I knew it would reassure him to know his account manager would be involved."

"I spoke with James regularly throughout the claims process, to feedback correspondence from the claims team and to ensure he understood every step."

Seeing it from the customer's perspective

James says: "We're both so grateful to Lorna and the Aviva claims team for giving us the support we needed to get through a very difficult and stressful time. It's given me a much better understanding of what customers go through who find themselves in similar situations to ours. I can't stress enough how much of a difference having your claim handled in an efficient and sensitive manner can make."



Thinking about your finances when you are dealing with the emotional side of a diagnosis makes everything twice as hard.





Karen's story

Karen was pregnant and one week away from her due date when her husband Andy was struck down by an aneurysm.

While being on maternity leave for the upcoming birth of her second child, Karen's world was suddenly turned upside-down.

"I was 39 weeks pregnant when Andy had his aneurysm and was taken into the hospital," recalls Karen. "I think everybody was praying that I would go as far on in the pregnancy as possible."

A life-changing decision

Karen and Andy had bought their first home four years earlier, taking out a basic joint critical illness policy.

It wasn't until a re-mortgaging meeting with their mortgage advisor that they decided to take another look at their cover needs. "We're better to cover ourselves than leave ourselves trouble if the worst did happen, therefore we decided to upgrade our policy."

Handled with care

"I phoned Aviva, I think it was on the day that Andy had his aneurysm. They were very good from the start and Tony our claim handler made us feel like family from the start. I couldn't have dealt with a better insurance team, Tony was fantastic. He phoned me to see how we were getting on with everything and we got a toy in the post for our son, just to say he was thinking of us given the difficult time we were going through. He was very kind." – recalls Karen.

Doctor doom

"Everything was actually done, I would say, within a two-month period," says Karen. "But our doctors held us back for months and months."

This wait for a doctor's report dragged on for a staggering nine months, putting the family under tremendous stress. Karen was caring for a baby, her older son, and Andy – still unable to work due to the after effects of the aneurysm.

"We were struggling to get by," says Karen, "I was worrying about having to go back to work. How we were going to pay for childcare and our mortgage because Andy'd been out of work for so long. We were just desperate."

Enough was enough

After many months of inaction and excuses from the family's GPs, with no end in sight, claims handler Tony decided exceptional steps needed to be taken. After discussing the long-pending case, a decision was made that Aviva would pay the claim there and then, even in the absence of the doctor's report.

Relief at last

"I screamed on the phone," chuckles Karen "because I didn't believe it at first." Karen and Andy received a pay-out to the value of their full mortgage balance.

"It's just changed our lives. We're able to pay for our childcare, live a comfortable life, and have fun with our wee man. Thank goodness we were covered, because if we hadn't been – well, we couldn't have lived, simple as that."



Photograph for illustrative purposes only

Judie's story*

56 years old from Sheffield Claimed on Critical Illness+ for breast cancer. When she received a letter saying that the insurance policy related to her mortgage was about to expire, Judie called Aviva to talk about extending it. She was in for a surprise...

It was only when Judie received a letter reminding her that her insurance policy was due to reach the end of its 18-year term, that she gave it any thought. Her mortgage still had a few more years to run, so Judie called to enquire about the possibility of extending cover to match.

A revealing conversation

During the call, a member of our customer service team explained which conditions were covered by Judie's current critical illness policy. On the list was cancer – something Judie had experienced herself.

"It suddenly struck me," Judie recalls, "I've got a critical illness. I said, 'Do you think that it would be covered?' I still didn't really think I'd be able to claim for it."

Judie was diagnosed with breast cancer the year before, but she had forgotten about her critical illness policy, taken out 17 years previously. She was passed over to Harriet, one of our claim handlers, who could answer her questions.

"It was so quick that I was shocked"

"I rang up in the morning and spoke to Harriet," Judie continues, "She obviously did whatever you have to do at your end, and then came back to me and said it's been accepted. The next day the money was in my bank account."

Judie had been supported by a "brilliant" cancer nurse specialist from the moment of (her) cancer diagnosis. Cancer support nurses provide information, advice and support for cancer patients. Our claims team was able to speak directly to the cancer nurse and get all the information we needed over the phone.

Judie received her money in less than 24 hours. The retrospective payout was a very welcome surprise after a difficult year. Now, Judie plans to put the money towards her outstanding mortgage balance, and perhaps treat her family to a well-deserved holiday.

Judie reminisces, "The day before, we hadn't even realised it was a claim. And then the next day I had the money! I was just completely floored."

*Picture and name of the customer have been changed to protect customer's privacy.



If I hadn't had that letter then the policy would have probably finished and I wouldn't have thought anything of it.





Leanne's story

The unthinkable happened to Leanne and Lee in July 2018 when their three-year-old son, Seth, was diagnosed with Wilms' tumour, a cancer of the kidneys. Seth, along with his Mum and Dad, had already been in the hospital for two solid months following initial diagnosis of the tumour, but it was the following seven months of Seth's chemotherapy treatment that threatened to put the family in a very difficult position financially since Lee is self-employed.

Fortunately, both Leanne and Lee had taken out an Aviva critical illness protection policy each – both of which included children's benefit, which lifted a huge weight off their shoulders, letting them concentrate on their son's health instead of worrying about money.

Leanne – the customer

"The payment of the claim made all the difference, as we were able to focus on our son's treatment and recovery without having to worry about money – and there was no rush for us to return to work. We asked our adviser to deal with our claims on our behalf and were really pleased with the process and how efficient it was. It made a huge difference at such a difficult time.

"When we took out our policies, we thought that if the unthinkable ever did happen, having cover would mean we had one less thing to worry about. Having gone through what we did, we are so happy we had cover in place. It meant we could focus on Seth when he needed us most."

Vicky – the adviser



"When I heard from Leanne that Seth was seriously ill, I wanted to make sure the claims process was as easy as it could possibly be for them, given their circumstances. So, we corresponded directly with the claims team at Aviva on their behalf throughout the whole

process. The team at Aviva were very efficient and kept me in the loop throughout. This meant I could keep Leanne and Lee updated on how their claims were progressing.

Sometimes there's a perception that insurers don't want to pay claims. However, this experience has proven otherwise. Aviva paid the full children's critical illness benefit for both claims. They also paid out a greater benefit than we expected, as they approved payment of the full 'Hospital Benefit' included on both plans, without the need for any additional evidence."

Amanda – Aviva claims handler



Amanda received the call from Vicky, Leanne's adviser, regarding the claims. Due to the nature of the tumour, Amanda had to determine whether Seth was born with the condition or if it had developed over time.

"As with all claims, I was very aware of the stress that Leanne and Lee were under and wanted to get the right result as quickly as possible. The challenge for me initially was Seth's diagnosis. Wilms' tumours are usually a result of how kidney cells develop in the womb but that's not to say he had the tumour at birth.

So, I sought the advice of our wider team – our Paediatric Chief Medical Officer confirmed the process of diagnosis and our Philosophy Team gave guidance on whether the congenital exclusion applied and thankfully, it didn't in this case. I was delighted to be able to pay both the child critical illness benefit and the hospital benefit in full for both Leanne and her husband's policies giving them the financial freedom to be with their son through each step of his treatment and recovery."



Photograph for illustrative purposes only

Paul and Anna's story*

When Paul's daughter suddenly became ill at university, Aviva were there for the family – in more ways than one.

Paul's daughter Anna was in her first year at university when she phoned home complaining of headaches. When she was still unwell the following morning, her parents decided to pick her up.

"When we arrived home, the free service that we have with our critical illness cover, BUPA Anytime Healthline, came to mind, so I phoned through," says Paul.

Life-saving advice

Paul explained Anna's symptoms to the BUPA Anytime Healthline nurse, who immediately advised that he dial 999. Anna was admitted into hospital with bacterial meningitis, one of the most dangerous forms of infection. The doctors later told Paul and his wife that if Anna had arrived only 30 minutes later, she wouldn't have survived.

"Anna could benefit from my critical illness cover, so I called Aviva to make a claim and my experience was simply great. My claim was approved within seven days. Not only did Aviva pay out on the children's critical illness cover but they also paid out on the children's hospital benefit for every day that Anna was in hospital," says Paul.

After four weeks of treatment, Anna recovered and continued with her studies, although she was left with permanent loss of hearing in one ear from the infection.

Lightning strikes twice

A year later, Anna started suffering from headaches again. The family feared the meningitis had returned and acted swiftly. This time, Anna was diagnosed with sepsis, and Aviva once again paid out on the children's hospital benefit.

The amount received from the claims helped Paul and his wife cover their daughter's university costs. The happy ending? Anna went on to graduate with First-Class Honours.

"My wife and I are forever grateful to the instructions and guidance of BUPA Anytime Healthline that we believe saved Anna's life. We can't thank the Aviva claims team enough for acting so fast and arranging the benefits on time, not once but twice," says Paul.

*Customers' names have been changed to protect their privacy.

BUPA Anytime Healthline

Bupa Anytime Healthline is a telephone support service that gives you access to a qualified nurse 24 hours a day, 7 days a week. You can get answers to any questions or concerns that you might have about a specific medical condition or to get practical advice for yourself or your child's general health and wellbeing. BUPA Anytime

Healthline is available for you and your immediate family to use when you have a protection policy with us, whenever you need to.

Please note: This benefit is non-contractual and can be removed at any time.



Jennie's story

Jennie was delighted to become a mum, but her joy was shattered when her daughter was diagnosed with acute myeloid leukaemia (AML), a rare form of blood cancer, at just eight weeks old.

In June 2017, Jennie took her baby girl for a routine check-up – and the GP spotted something wasn't right. Concerned, he fast-tracked her for blood tests at the local hospital that same day.

"I literally didn't think there was anything wrong with her," Jennie recalls, "But then they got the results of the blood tests and they told me that night that she had leukaemia. It was a total shock. We had to rush to Sheffield Children's Hospital, and we didn't leave for six weeks. It's just heartbreaking to see your baby going through all that."

A helping hand

Jennie had taken out her Aviva critical illness policy in 2014, so she wasn't sure if children critical illness was covered.

"While I was in the hospital, one of my colleagues rang Aviva to double check what I would be covered for. It was really great to hear that children's coverage was automatically included, because I'd taken the policy out well before I had a child," Jennie says.

The claims process was fast, and within weeks, Jennie received her payout – a welcome support to help raise her daughter after such a difficult start in life.

Life-changing advice

Today, Jennie's daughter is a happy and healthy toddler. She might not remember her battle with cancer, but Jennie can never forget it. As a mortgage adviser, recommending protection to her clients is always at the front of her mind.

"In the past, if a client said they didn't want protection, I'd just accept it. Now I won't. I'll explain why it's so important, and maybe tell them my story. If you have children or might have children in the future, you want to know they're covered. No one knows what's around the corner," says Jennie.



It was really great to hear that children's coverage was automatically included, because I'd taken the policy out well before I had a child.





Jordan's story

As an adviser, Jordan Sanders has helped many families get the right protection in place. So when his own friend Dale needed support in heartbreaking circumstances, he was there to help.

Dale and his partner Beth already had two daughters when they welcomed a son in January 2019. But after spending the first few weeks of his life in and out of hospital, Sonny was diagnosed with loss of independence, a very rare and life-limiting condition.

It was devastating news. Sonny's condition would deteriorate over time, causing him to lose sight, hearing and motor control. Juggling Sonny's needs with the needs of their other children, Beth had to give up her job at a nursery and became a full-time carer. And Dale often had to miss work for hospital appointments, meaning he lost pay.

"Considering the difficult timing the family was going through, as their adviser I handled the claim on their behalf," Jordan recalls, "The claim handler was very helpful. The process was very quick and after 1 month I received the best news from Aviva – it would pay out on both policies."

"A life-changing amount of money"

"When I told Dale and Beth that Aviva would pay out on both their critical illness policies, they were shocked. It was a life-changing amount of money for them. It helped them make so many memories – memories they never thought they'd be able to make. They got married, and Sonny was the best man. And in January they had a party for his first birthday," Jordan says.

Sadly, Sonny's health took a turn for the worse after his birthday, and he passed away. Again, Jordan worked with the claims team for the funeral benefit, helping the family celebrate their little boy's life in the way they wanted.

After taking the time off work they both need, Dale and Beth are now looking forward to taking their girls on holiday – something they didn't think they would be able to afford so soon – and making new memories together as a family.

An important reminder

"I lost my mother when I was eleven. She didn't have life insurance, so my father really struggled to support our family. That's why I'm really passionate about protection now – it would have made such a difference to us. And it's amazing that it made such a difference to Dale and Beth. Everyone should have protection – you just don't know what the future holds," Jordan says.



It was a life-changing amount of money for them. It helped them make so many memories – memories they never thought they'd be able to make.





Photograph for illustrative purposes only

Amanda and John's story*

Going through a difficult time when Amanda was diagnosed with bipolar disorder, John had to make the difficult decision to sell their family home to keep paying all the bills. Their decision to take out income protection years before made a life changing difference to the family, when the lump sum received from their claim helped them get back on the property ladder.

Amanda began feeling extremely anxious and physically unwell in autumn 2015. She went to see her doctor and took some time off work to recover, but unfortunately things didn't improve, and Amanda had to give up work in January 2016. Having been on the property ladder for almost 20 years, John and Amanda had to come to a very difficult decision – selling their home and moving into rented accommodation.

Life was difficult with only one person working

John says; "I felt that, because Amanda wasn't able to work, we had to sell our home and go into rented accommodation to keep up paying our bills. Life was crazy. I had two jobs and a young daughter and Amanda was not well. I didn't get in touch with Aviva until June 2017 when I felt able to talk through all that had happened. When I called I spoke to Rob from the claims team on the phone, he told me, 'Why didn't you come to us before? Let's get the ball rolling now'."

A life changing moment

"Rob was an absolutely fantastic guy, and with his help I submitted all my documents quickly. Then, when Amanda's condition and

circumstances were confirmed, we received a backdated lump sum, which we put towards a deposit for a house with the monthly benefit payment to be considered as a secure income for a mortgage."

Back on the property ladder

Getting back to having a guaranteed monthly income meant that John and Amanda could potentially get back on the property ladder again. Thanks to Rob's suggestions, John contacted one of the banks and explained his situation. The bank adviser had never come across a case like this before, but he was very happy to help. Because Amanda's income protection policy pays out for the long term, John and Amanda have a monthly income from Aviva, which made everything easier. And in 2018 they managed to get back on the property ladder again.

"It's very difficult to put it into words how grateful we are that we took out income protection and that we had the advice and your support." says John. "Amanda is doing well and receives daily medication. We hope one day she will be able to return to work. "In the meantime, having the long-term support from Aviva

and their team – including Rob – will enable us to move forward. We can't thank you enough."

Our claims handler's view

Rob works in our income protection claims team. He was the person who dealt with the claim when John first called Aviva. "Sometimes when a customer notifies us two years on from when their condition first started, it can be tricky to determine their health. We're reliant on the medical records giving us sufficient information to accept the claim," he says.

Initially John was happy for Rob to just look at the claim from the date he contacted Aviva rather than look at backdating it. But when Amanda's medical notes came in they were comprehensive meaning that Rob could accept the claim quickly and backdate it for two years, giving the family a lump sum payment and a monthly income moving forwards.

"As a claims handler, it's very pleasing to know you've been able to make a positive difference to somebody's life. That's what Aviva is all about."

*The customer's names have been changed to protect their privacy.



You think you are indestructible, and nothing will happen to you, but then the unexpected happens and everything changes. We are so grateful for taking this policy that helped us get on with our lives.





Photograph for illustrative purposes only

Joseph's story*

Joseph was an active, healthy man in his mid-thirties when he unexpectedly fell ill – leaving him struggling to support his growing family.

When Joseph and his wife were expecting their third child, they decided to move to a larger home. It prompted Joseph to re-evaluate his protection cover: their family was growing but supported by only one income while his wife raised the children.

“I was a little cynical regarding income protection,” Joseph recalls, “However, our mortgage advisor told me about her dad, who could no longer work to support the family after a stroke, and they ended up losing everything – which made her passionate about ensuring others are adequately protected.”

Following this advice, Joseph decided to take out income protection.

Illness struck

In April 2018, Joseph was diagnosed with ulcerative colitis. He'd just been made redundant and wasn't able to look for a new job due to his condition. Joseph was admitted to hospital several times and went through a range of treatments as doctors tried to find the right combination of medication that could help him.

“We were now at a point where we had no money and trying to save every penny we could, which is difficult with three children,” says Joseph, “I called Aviva to cancel our policy as I thought it only applied when I was in employment.”

The phone call that changed everything

To Joseph's surprise, his phone call led to a completely different outcome.

“To my amazement, the lady from the claims team told me I had a valid claim for my income protection policy. She was extremely empathetic, very clear on the process and what information Aviva required. Once our claim was successful, my wife and I shed tears of relief. It was the best news I could have ever received and was so grateful that we took out this protection. The claim changed our lives and I cannot thank our Aviva claims handler and our mortgage advisor enough” – says Joseph.

*Picture and name of the customer have been changed to protect customer's privacy.



The compassion and support that our claim handler showed throughout the process will stay with me forever.





Photograph for illustrative purposes only

Sarah's story

When Sarah, a 5 month old baby-girl from Leeds, was diagnosed with complete Atrioventricular Septal Defect (AVSD) and Down syndrome after her birth, her parents requested a second opinion from Best Doctors®.

In infants with this particular type of condition, congestive cardiac failure is likely to develop within the first few months of life; without surgery many of these patients will die in infancy.

Sarah's parents immediately sought recommendations for treatment options for her heart disease.

Fortunately, Sarah had access to international medical specialists and treatment through her parent's global treatment plan.

Getting a second opinion

Sarah's parents requested a second opinion from Best Doctors to confirm the diagnosis and identify the best treatment option.

The Paediatric Cardiac Surgery specialist consulted recommended a Complete Atrioventricular Septal defect repair.

Sarah's treatment

The experienced team at Further were responsible for organising all aspects of Sarah's treatment abroad from start to finish.

The team worked closely with Sarah's parents to determine an appropriate surgeon for the operation. Sarah's parents decided that her surgery would be performed at a children's hospital in New York.

Further made all of the arrangements for Sarah and her parents to travel to New York to receive treatment, overseeing the hospital admissions process and all travel details.

Sarah underwent Atrioventricular Canal Repair surgery, then she was treated as an inpatient in the same hospital. Post surgery follow ups arranged by Further were crucial to ensure she made a full recovery.

After a further 2 follow-up appointments, she was able to return to the United Kingdom having spent a month in New York. Now she is doing well, growing and getting stronger every day.



Sarah had access to international medical specialists and treatment through her parent's global treatment plan.



Because life matters most.

further

Global treatment is provided in conjunction with Best Doctors® and Further.

Best Doctors is now part of Teladoc Health. Teladoc Health UK LTD, part of Teladoc Health International, SA specialises in providing the provision of care services and specialised medical information. Teladoc Health International, SA at Paseo de la castellana, 7th floor, 28046 Madrid, Spain, registered in the Mercantile Registry in Madrid under tomo 37.125, folio 191, hoja M-662650 and tax number (CIF) A-62103999.

Further Underwriting International SLU. It is a company which specialises in the development of

both insurance products and the management of overseas treatment for serious medical conditions. Further Underwriting International SLU at Paseo de Recoletos 12, 28001, Madrid, Spain, registered in the Mercantile Registry in Madrid under hoja m-327635, tomo 18794, folio 76 and tax number (CIF) ESB83644484.

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Paul's story

Helping a footballer get back on his feet.

When Paul broke his ankle playing 5-a-side football with friends, his fracture cover was there to help.

When Paul took out a life insurance policy back in 2012, he played football occasionally and chose to include fracture cover with his policy as he thought the additional cover offered good value for money. He felt the cover would provide a useful financial buffer for his family if he were ever unfortunate enough to break a bone.

An unlucky break

A couple of years down the line, while playing 5-a-side football with friends, Paul went over on his ankle – which he'd sprained multiple times in the past. The injury resulted in a trip to A&E, where an X-Ray confirmed a fracture to Paul's tibia above the ankle bone.

The following day, Paul's fracture was set in a cast and he was discharged from hospital with a letter confirming his injury.

Time off work to heal

Back at home, Paul knew he'd have to take time off work to allow his fracture to heal. So he called Aviva to make a claim on his fracture cover. During a straightforward call to process his claim, he was asked to submit a copy of his discharge letter by post, which he did the following day.

Simple claim and a quick payment

A couple of days later, Paul received a call to confirm his claim had been accepted and that a payment was being processed. A few days later, the money was in his bank account.

The money made a real difference, helping to cover the shortfall in Paul's pay in the month following his accident. And while the break was certainly painful, having fracture cover meant it hadn't hurt his family financially.



**It took the pressure off.
Knowing that the time I had to
take off work wouldn't affect
the family finances**



Braille, large text, audio material

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Just call **08000 686 800** or email **helpdesk@aviva.co.uk** and tell us:

- the format you want
- your name and address
- the name or code of the document. The code is usually in the bottom left hand corner on the back of most documents.

The Customer Call Centre is open Monday to Friday, 8 am to 8 pm, and Saturday from 8.30am to 5pm.