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# All together simpler

## Aviva Group Protection Online

Helping you protect your clients  
and their business



# Welcome to

## Aviva Group Protection Online (AGPOL)

**AGPOL is our self-serve online quote platform for Group Protection schemes of 3-250 lives, which allows you to create and amend quotes at a time that suits you, place clients on risk the next day and self-serve policy renewals.**

### **The benefits of the service include:**

- ✓ Upload and amend member data for policy renewals using our easy excel template
- ✓ Self-serve policy renewals in around 30 minutes
- ✓ Create and amend Group Protection quotes 24/7 in around 20 minutes
- ✓ Load data once and use it across all three products - Group Life, Group Critical Illness and Group Income Protection. For renewals this is per policy.
- ✓ Up to three year rate guarantees available for schemes over 100 lives
- ✓ Place clients on risk with us the next day
- ✓ Commission levels up to 30%





# A simple five step process to receive a quote

## Step 1

Provide policy details including name of policy, postcode, nature of business and product type.

## Step 2

Add further details including whether the policy is new or existing or whether any members need to be medically underwritten.

## Step 3

Select up to four categories of benefit and select your commission rate between 0% and 30%.

## Step 4

Provide the policy data. We'll need to know the gender, salary, postcode, date of birth, category and job role of policy members

## Step 5

We'll provide you with the quote and policy details for your client. You can place the client on risk which will commence the following day or you may like to quote for one of our other products.

**\*Please don't refresh or press back in your browser as it may cause problems with losing where you are up to. Instead, use the navigational buttons at the top of the page\***

Welcome

Five step process

Product range

Expert team

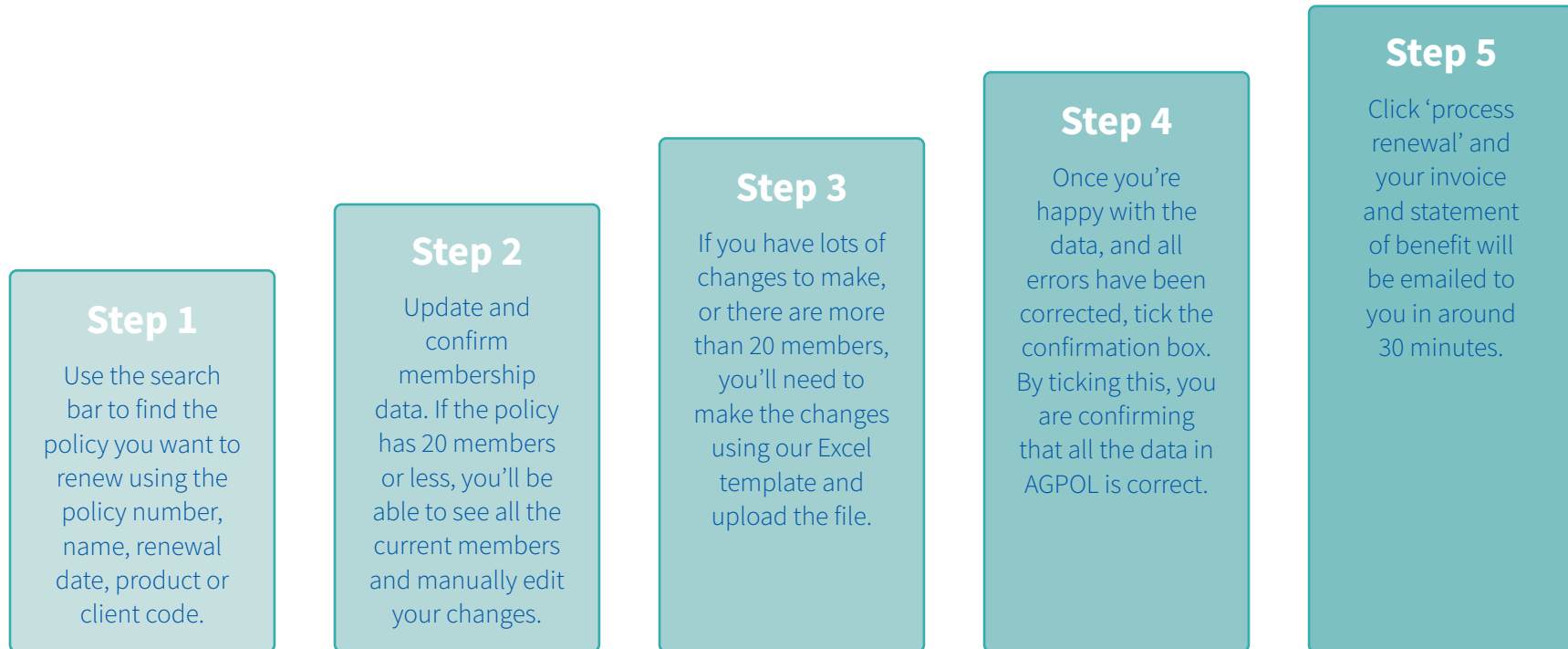
Sign up



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# A simple five step process for renewals



# Group Income Protection

## Supporting your clients to reduce long-term sickness absence

- ✓ Cease age up to age 70, or State pension age, up to a maximum of 68
- ✓ Limited payment terms of 2, 3, 4 or 5 years
- ✓ Choice of fixed benefit offsets that allow you to mirror historic State Benefit amounts
- ✓ We will ignore premium loading by the previous insurer, of up to 100% and where the member has not provided medical evidence. We will not ignore decline or postponement decisions.
- ✓ Deferred periods of 13, 26, 28 or 52 weeks
- ✓ Early intervention and rehabilitation support, guided by expert case managers to support employees even before they need to take time off work. And if they do need to take time away from work, we'll support them to make a safe return.

Number of lives	Free Cover Limit
3-19	£65,000
20-25	£75,000
26-30	£90,000
31-35	£110,000
36-250	£150,000

## Wellbeing services

- ✓ Thrive Mental Wellbeing app uses clinically effective techniques and cognitive behavioural therapy methods to screen for and help insured members manage specific stress triggers and retrain unhelpful thoughts. Terms apply.
- ✓ The Aviva Line Manager Toolkit: Mental Health provides bite-sized video modules to empower line managers to spot the warning signs of poor mental health. Terms apply.
- ✓ An online library full of helpful content on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.
- ✓ Aviva Mental Health videos to help employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics.
- ✓ Aviva DigiCare+ Workplace app, provides insured employees access to five key services: a yearly Health Check, Digital GP, Second Medical Opinion, Mental Health Consultations and Nutritional Consultations. There may be limits to the number of times an employee can use each service, employees can refer to the app to check their full allowances. Provided by Square Health and terms apply.

- ✓ 24/7 Employee Assistance Programme (EAP) provided by Care first, offering in-the-moment support from qualified professionals. Available to insured and uninsured employees
- ✓ Get Active fitness discounts at over 3000 health and fitness clubs. Available to insured employees. Terms apply.

Wellbeing services are non-contractual benefits Aviva can change or withdraw at anytime. They are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

# Group Critical Illness

## Financial reassurance when it's needed most

- ✓ Clients can choose standard or extended cover depending on budget and requirements. For an additional cost Total Permanent Disability on a 'suited occupation' basis\* may be added
- ✓ Cease age up to age 70, or state pension age, up to a maximum of 68
- ✓ Maximum benefit up to 5 x salary or £500,000
- ✓ Child Critical illness cover included as standard - available up to a maximum of £20,000 per child, covers children from birth until age 18 (or age 21 if in full-time education). Covers congenital conditions and includes cover for five child-specific diseases

\*Suited occupation is defined as Total Permanent Disability – unable to do a suited occupation ever again. Loss of physical or mental ability through an illness or injury to the extent that the member is unable to do the material and substantial duties of a suited occupation ever again. Material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a suited occupation that cannot reasonably be omitted or modified.

A suited occupation means any work the member could do for profit or pay, taking into account their employment history, knowledge, transferable skills, training, education and experience, and is irrespective of location and availability.

Number of lives	Free Cover Limit
3-250	£500,000

## Wellbeing services

- ✓ Aviva Mental Health videos to help employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics.
- ✓ The Aviva Line Manager Toolkit: Mental Health provides bite-sized video modules to empower line managers to spot the warning signs of poor mental health. Terms apply.
- ✓ An online library full of helpful content on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.
- ✓ Aviva DigiCare+ Workplace app, provides insured employees access to five key services: a yearly Health Check, Digital GP, Second Medical Opinion, Mental Health Consultations and Nutritional Consultations. There may be limits to the number of times an employee can use each service, employees can refer to the app to check their full allowances. Provided by Square Health and terms apply.

- ✓ Personal Nurse service available to insured employees who make a claim through Group Critical Illness. Provides long-term practical and emotional support over the telephone. Provided by RedArc.
- ✓ Stress helpline offers your clients' insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress. Provided by Care first.
- ✓ Get Active fitness discounts at 3000 health and fitness clubs. Available to insured employees. Terms apply.

Wellbeing services are non-contractual benefits Aviva can change or withdraw at anytime. They are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.



# Group Life

## Financial and emotional support should the worst happen

- ✓ Cease age up to 75, or state pension age up to a maximum of 68
- ✓ Salary multiples up to a max of 10 x salary or lump sum payment
- ✓ We will ignore premium loading by the previous insurer, of up to 200% and where the member has not provided medical evidence. We will not ignore decline or postponement decisions.
- ✓ Master Trust – We offer Master Trust arrangements on both Registered and Excepted Group Life Insurance Schemes. This enables us to cover all insured members of an employer under either of the two trusts. The Master Trust arrangements are governed by the main independent trustee, Zedra Governance LTD.

Number of lives	Free Cover Limit
3–19	£600,000
20–29	£800,000
30–39	£900,000
40–49	£1,000,000
50–59	£1,100,000
60–69	£1,250,000
70–250	£1,500,000

## Wellbeing services

- ✓ Free and discounted legal services provided by Red Apple Law, giving employees peace of mind knowing they've got life's essentials in order to help them plan ahead. Includes a free legal support helpline, and a 25% discount on services such as Will Writing service, Lasting Power of Attorney and Online Living Will Service. Terms apply.
- ✓ Aviva Mental Health videos help employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics.
- ✓ The Aviva Line Manager Toolkit: Mental Health provides bite-sized video modules to empower line managers to spot the warning signs of poor mental health. Terms apply.
- ✓ An online library full of helpful content on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.
- ✓ Grief Encounter, a charity supporting young people struggling with the loss of a parent or sibling.
- ✓ Aviva DigiCare+ Workplace app, provides insured employees access to five key services: a yearly Health Check, Digital GP, Second Medical Opinion, Mental Health Consultations and Nutritional Consultations.

There may be limits to the number of times an employee can use each service, employees can refer to the app to check their full allowances. Provided by Square Health and terms apply.

- ✓ Bereavement helpline, gives your insured employees practical and emotional support from qualified bereavement counsellors to help them deal with grief when they lose someone close to them. Provided by Care first.
- ✓ Stress helpline, offers your client's insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress. Provided by Care first.
- ✓ Get Active fitness discounts at 3000 health and fitness clubs. Available to insured employees. Terms apply.

Wellbeing services are non-contractual benefits Aviva can change or withdraw at anytime. This does not apply to Grief Encounter who are a charity that anyone can access. For Red Apple Law services, residency restrictions apply, for full details please visit <https://redapplelaw-gla.toolboxx.co.uk/faqs>. For all other services, residency restrictions may apply.

# All the guidance you need to support your clients

**We're here to support you and your clients every step of the way.**

You'll find a wealth of information, to help you get started on AGPOL by visiting our [Adviser Site](#).

Our expert team are also on hand to help you whenever you need them. Thanks to their thorough and up-to-date understanding of the needs and challenges of SMEs, they can work closely with you to support and grow your portfolio of clients.

Contact your Aviva Account Manager or you can email

**[GroupProtectionSalesSupport@aviva.com](mailto:GroupProtectionSalesSupport@aviva.com) or call 0800 145 5684.**

Lines are open Monday to Friday 9am-5pm. Calls may be monitored and recorded.

# Ready to sign up?

**We've prepared some handy hints and tips to help you get the most out of the service.**

## **How do I register to use the service?**

Go to <https://connect.avivab2b.co.uk/public/Adviser/Login> and click 'Register for Aviva Adviser' at the top of the screen. You'll be asked to complete the online form and agree to our terms and conditions. You will be asked to complete the online form and agree to our terms and conditions. We will then complete some internal checks (for example: to verify that you have an Aviva agency agreement).

You will receive an email with your temporary password so you can start using the service. You will have the opportunity to change your password to something more memorable.

## **What if I forget my password?**

Simply click on the '**forgotten password**' link on the Aviva Adviser login **homepage**. You will be asked to provide your online account number and email address. You will then receive an email to reset your password.

## **Are there any types of business that cannot be quoted for on the system?**

- policies with less than three lives or more than 250 lives
- existing policies insured with Aviva
- policies closed to new entrants
- non-UK registered companies
- policies with more than four membership categories
- policies with members who work offshore or are permanently based overseas

## **Are there any types of business that can't be renewed digitally?**

- Flex policies
- Any scheme that has more than 5 policies
- Any policy that is set up on a benefit as given basis

### Is there a minimum premium?

The minimum premium is £50 a month, £150 quarterly or £600 annually. Premiums paid more frequently than annually must be paid by Direct Debit.

### What definitions of salary are available?

- basic annual salary
- basic annual salary plus fluctuating emoluments (averaged over previous three years)
- average of the last three years' total remuneration (Group Life only)

### What age range can be covered?

The minimum age is set at 16 with a choice of expiry ages 60, 65, 67, 68, 70 or state pension age to a maximum of 68, with an additional expiry age of 75 for Group Life Assurance.

### What if there isn't an exact match to the nature of business my client is in?

Simply choose the next nearest category, or select 'Other'.

### I have entered the client's postcode and get an error message

Please check you have the correct postcode. If the postcode is new, our database may not recognise it. If this happens please call either your usual sales contact or our Group Protection Sales team on **0800 145 5684** who will be able to help you.



### **I cannot find the occupation I am looking for**

When adding an occupation to each member, please select one of our six occupation lookup options. These are:

- Professional, Director & Managerial
- Supervisory & clerical
- Skilled non-manual e.g. photographer or shop assistant
- Semi-skilled - less than 50% manual work e.g. Chef or Doorman
- Semi-skilled - more than 50% manual work, e.g. cleaner or construction worker
- Unskilled manual such as a labourer

If any members do not have an exact match for the occupations provided, please use the closest match to their occupation available.

### **Can I quote for loaded members?**

Yes. Members with medical underwriting loadings up to 200% for Group Life Assurance and 100% for Group Income Protection can be quoted for. These loadings will be ignored up to the new free cover level.

### **Can I quote if the scheme includes declined or postponed members?**

If you have a scheme where the previous insurer has declined or postponed cover for a members, these schemes can not be quoted through AGPOL. You can call either your usual sales contact or our Group Protection Sales team on **0800 145 5684** who will be able to help you.

### **Can we complete the application form online?**

Unfortunately not, it needs to be printed, completed and returned to:

Aviva  
PO Box 3620  
Norwich  
NR7 7XS

Once received we'll send you the policy documentation and inception accounts.

# Let us help you

Get in touch with our Group Protection Sales Support Team on **0800 145 5684**

Calls may be monitored and recorded.

Contact your **Aviva Account Manager** or email **[groupprotectionsalesupport@aviva.com](mailto:groupprotectionsalesupport@aviva.com)**

Group Protection Sales team are available Monday to Friday 9am-5pm

**Aviva Life & Pensions UK Limited.**

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**Calls to Aviva may be recorded.** [www.aviva.co.uk](http://www.aviva.co.uk)

GR06092 03/2023 © Aviva plc

