

Speedy Diagnostics

Target Market Statement

This document has been prepared by Aviva Health UK to provide an overview of our Speedy Diagnostics product. It is intended to help distributors understand the target market for this product, at new business and at point of renewal. In addition, distributors should consider whether any changes in circumstances may result in some features of the product no longer being suitable (for example distribution channel, features/covers, communication method and payment method). Some customers for whom the product is suitable may not be eligible for cover due to Aviva Health UK Limited risk acceptance and eligibility criteria. Aviva Health UK Limited is the Product Manufacturer for this product and may source elements of cover from third parties. Full details are contained within the policy documentation.

Who is Speedy Diagnostics designed for?

Speedy Diagnostics is designed for individuals and their families, resident in the UK, Channel Islands or Isle of Man. It offers an alternative to comprehensive Private Medical Insurance (PMI) and is suited to those purely looking to find out the cause of a medical problem as the cost of treatment is not covered by Speedy Diagnostics.

This policy enables individuals to have timely access to consultations and diagnostic tests at a convenient time and location. This enables individuals to get diagnosis of a medical problem.

Speedy Diagnostics provides diagnostic services in a private clinic or private pay-bed at an NHS hospital. This policy could be suitable for individuals who want a high standard of comfort, usually including a private room.

Speedy Diagnostics has lower premiums than our standard health insurance products as it doesn't include cover for the cost of treatment.

Although Speedy Diagnostics is a slimmed down offering focused on diagnosis, it is still a premium product that provides an alternative to the healthcare services offered by the NHS. Therefore, it could be suitable for individuals with higher disposable incomes that are concerned about growing NHS waiting lists but want an alternative to the cost of comprehensive PMI.

What features should you be aware of when considering this product?

- Speedy Diagnostics could be suitable for individuals who have the legal right to reside, and be physically living, in the UK, Channel Islands and Isle of Man for the duration of the policy year other than trips abroad totalling no more than three months during the policy year.
- This product is not suitable for individuals with comprehensive PMI as this will duplicate their cover.
- This cannot be sold alongside any other Aviva PMI product.
- The product is designed to pay for access to private specialist consultations and diagnostics only.
- Speedy Diagnostics does not provide cover for any private treatment or consultations required after a diagnosis has been made, this will need to either be conducted through the NHS or the individual may choose to pay for this treatment.
- The product does not cover ongoing or long-term medical conditions. These conditions are often referred to as chronic conditions.
- Conditions that the member has prior to taking out the product typically aren't covered by the product (pre-existing conditions).
- This product is only available to individuals and their families. This product is not available for companies.
- There are different underwriting options available when purchasing this product and your client should consider which option is best for them.
- Speedy Diagnostics is not suitable for those seeking routine medical examinations and screenings or diagnostic tests that determine the presence of a potential disease or illness without symptoms (for example, genetic tests).
- A national network of hospitals is covered under the Speedy Diagnostics hospital list.
- We recognise that some individuals have additional needs when buying or understanding our products. Aviva is committed to helping meet these needs. Please contact Aviva for guidance or support.

How can Speedy Diagnostics be purchased?

Via an insurance broker with advice:	Via an insurance broker without advice:	Direct from Aviva with advice:	Direct from Aviva without advice:
● Face to face	● Face to face	● By telephone	● N/A
● By telephone	● By telephone		
	● Online		

Product Benefits	What is covered?	Who could the option be suitable for?
Core Cover – In, Day & Out-Patient Cover	<p>Cover for diagnostic tests as an in/day or out-patient including:</p> <ul style="list-style-type: none"> • Consultations with a specialist • Specialist fees for diagnostics tests • Diagnostic tests e.g. blood tests, X-rays, scans and ECGs • Hospital charges including accommodation (if diagnostic test is in/day-patient) 	<p>This could be suitable for customers who want the peace of mind that they have comprehensive cover for diagnosis of a medical condition once under the care of a specialist.</p> <p>This is not suitable for customers who want to cover the cost of treatment or additional tests post-diagnosis. Individuals choosing this product should be happy to pay for any treatment or additional tests themselves, following their diagnosis, or have these on the NHS.</p>
Speedy Diagnostics Hospital List – Accessed here	This hospital list provides access to a national list of private hospitals and NHS pay-bed facilities.	<p>This product could be suitable for customers who are happy to use Aviva's network of national hospitals.</p> <p>It is not suitable for customers who want to attend a hospital of their own choosing.</p>

| Retirement | Investments | Insurance | Health |

Aviva Health UK Limited. Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139. A wholly owned subsidiary of Aviva Insurance Limited. This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

Aviva Health UK Limited acts as agent of Aviva Insurance Limited for the purposes of: (i) receiving premium from our clients; and (ii) receiving and holding claims money and premium refunds prior to transmission to our client making the claim or entitled to the premium refund.

[aviva.co.uk](https://www.aviva.co.uk)

GEN7163 10/2023 REG001 © Aviva

