

Frequently asked questions

What's the maximum level of cover available for home duties?

Any application over \$1M requires a Statement of Advice (SOA) showing how the cover was calculated. Aviva will then assess this information.

What's the progress of my PMAR?

You can register at www.soslifeservices.com.au to find out the status of your PMAR. Simply click the 'Register' link from the homepage.

What's RapidCheck and where do I find the underwriting forms?

RapidCheck measures height, weight, blood pressure, pulse and checks urine via a dip stick test. Lifescreen and Pathrec equivalents are Express Check and Quick Check. Aviva RapidCheck forms can be found on the adviser login section of the Aviva website under Applications & forms/ Life Insurance/Underwriting forms for your client to use with any doctor they wish. Alternatively, you can use a paramedical providers equivalent. All other underwriting forms can be found at the same web address.

Can Aviva arrange medical evidence for me?

Our application allows you to authorise Aviva to arrange your client's requirements direct with Lifescreen. Once notified, Lifescreen fulfill referrals on average within seven working days.

How can tele-underwriting make it easier to do underwriting?

Aviva has established an in-house dedicated tele-underwriting service for you and your client. Our underwriting support officers are trained to collect the necessary information to finalise assessments and minimise the need for further follow up by you or your client's doctor.

How do I contact the Underwriting Team?

For all general new business enquiries, please contact our Customer Service Team on 1300 1 AVIVA (1300 1 28482). For technical underwriting queries, call the same number and follow the prompts to speak to an underwriter.

You can also contact your relevant state underwriting team via email.

- NSW: nswunderwriting@aviva.com.au
- QLD: qldunderwriting@aviva.com.au
- SA: saunderwriting@aviva.com.au
- VIC: vicunderwriting@aviva.com.au
- WA: waunderwriting@aviva.com.au

NB: VIC team look after TAS; SA team look after NT.

How am I kept informed of my client's application?

Weekly:

Summary of new applications including basic details such as cover, policy type, premiums and what we need from you to keep applications on track e.g. medical report requests, questionnaires.

The weekly email also contains additional important information about your client's application.

Daily:

- open requirements we have received on pending applications, and
- warning on day 74 of pending applications with open requirements

What's the easiest way to track my client's application online?

Simply log into the 'adviser section' of aviva.com.au and click 'client reporting' to track any application from submission to completion.

Tip: account info

Click on 'account info' for up-to-date policy information on new and existing clients.

Tip: adviser reporting

Client and policy management has never been so easy.

View a comprehensive list of reports on your client's policies, including:

- submissions outstanding report
- summary action report (cover lapses, renewals and premiums due)

For information of financial advisers only. Aviva does not authorise the distribution of this material to clients of financial advisers.

Quick Reference Guide

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INFORMATION FOR ADVISERS



Underwriting requirements

The medical and financial requirements for Aviva Protection*first* and Navigator Wealth Protection policies are below:

Life, TPD and CIB

Medical requirements					
Life &/OR CIB up to \$1M	< 45	46 to 50	51 to 55	56 to 60	>60
Up to \$250,000					
\$250,001 - \$500,000					
\$500,001 - \$750,000					
\$750,001 - \$1M					
Life &/OR TPD >\$1M	< 45	46 to 50	51 to 55	56 to 60	>60
\$1,000,001 - \$1.5M					
\$1,500,001 - \$2.5M					
\$2,500,001 - \$3M					
\$3,000,001 - \$5M					
Over \$5M					
CIB > \$1M	< 45	46 to 50	51 to 55	56 to 60	>60
\$1,000,001 - \$1.5M					
\$1,500,001 - \$2.5M					

Income protection and Business Expenses protection

Medical requirements				
	C/B2/B/A2/A (manual occ)		AA/AAA/LP/MP (non manual)	
	Up to age 50	Over age 50	Up to age 50	Over age 50
Up to \$7,500				
\$7,501 to \$10,000				
\$10,001 - \$15,000				
\$15,000+				

- Personal statement (PS)
 - PS, bloods* and RapidCheck
 - PS, bloods* and para exam
 - PS, bloods*, RapidCheck and PMAR
 - PS, bloods*, para exam and resting ECG
 - PS, bloods*, para exam, resting ECG and PMAR
 - PS, bloods*, para exam, resting ECG, PMAR, MSU, FBE and PSA or breast exam
 - PS, bloods*, para exam, exercise and resting ECG, PMAR, MSU, FBE and PSA or breast exam
- * 'bloods' = HIV, Hepatitis B and C, MBA20

Important notes

- Underwriting will take into account the total portfolio with Aviva when determining the medical requirements.
- For Business Protection Option (BPO), the medical requirements are based on three times initial cover plus existing Aviva cover.
- Maximum Sum Insured for Critical Illness is \$2M from all sources.

Life, TPD and CIB

	C/B2/B/A2/A/AA	AAA/LP/MP
Financial requirements – Personal Cover		
Up to \$1M		
\$1,000,001 – \$2.5M		
\$2,500,001 – \$3M		
\$3,000,001 – \$5M		
\$5,000,001 – \$6M		
\$6,000,001+		
Financial requirements – Business Cover		
Up to \$1M		
\$1,000,001 – \$2.5M		
\$2,500,001 – \$3M		
\$3,000,001 – \$5M		
\$5,000,001 – \$6M		
\$6,000,001+		

- Nil
- Generally nil*
- Statement of Advice (SOA)
- Statement of Advice (SOA)**
- SOA with supporting financial evidence (varies for self employed or employee)

* The underwriter will cross check total sum insured from all sources opposed to income noted in the proposal. If it is outside usual salary multiples, the underwriter will request clarification.

** If the purpose of the cover is Business Insurance, the underwriter may request further information before acceptance

Important notes

- If SOA needs to be provided, it must contain a detailed analysis of the client's:
 - financial position (assets, liabilities, income, dependents etc)
 - needs analysis
 - details of the policy recommended from the adviser, and
 - calculations for the sum insured
- If the SOA does not contain the above mentioned information, further evidence will be required.
- If financial evidence is required, the type of evidence required will vary depending on the purpose of the cover and the total industry portfolio will be taken into consideration when determining financial requirements.
- BPO Sum Insured: If applying for BPO, a detailed explanation/documentation is required to support how the sum insured was calculated along with appropriate supporting documentation such as company accounts, company valuation, buy/sell agreement, evidence of income and loan documentation.

Income Protection (agreed value)

	C	B2/B	A2/A	AA	AAA	LP/MP
Financial requirements						
Up to \$3,000						
\$3,001 – \$5,000	N/A					
\$5,001 – \$7,500						
\$7,501 – \$10,000						
\$10,001 – \$15,000						
\$15,001+						

- Generally nil
- Evidence of income (EOI)

Important notes

If EOI applies:

- for income employee:** proof of income by way of a letter from an employer or payslips, group certificate, copy of contract (remuneration only) or tax returns
- for income self-employed:** proof of income by way of last two years profit and loss reports and balance sheets for all entities, tax returns and returns for non-working spouses
- for income partnership:** profit and loss, balance sheets for last two years (all entities), copy of business structure, tax returns for past two years (all entities)

Business Expenses (BE)

	C	B2/B	A2/A	AA	AAA	LP/MP
Financial requirements						
No limits apply	Generally nil					

What's the maximum level of cover available for home duties?

With a copy of the SOA	Individual consideration for cover will be given for applications over \$1M for Life and TPD only
Without financial evidence	\$1M for Life, TPD and Critical Illness