

Retirement  
Investments  
Insurance  
Health



# Childcover Benefit

For use with employers

**Aviva Group Protection**





## Helping to protect the whole family

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**Most parents don't want to think about what would happen if their child became critically ill.**

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**However, we believe it's something that every employer should consider.**

- How would one of your employees cope?
- Could they afford to take time off work?
- Could they afford to provide the right level of care their child would need?

A child's illness can be difficult for parents. At Aviva we understand the degree of worry and financial hardship your employees could face if the unthinkable were to happen. That's why our Group Critical Illness cover automatically includes childcover benefit.

With cover for a wide range of conditions and child specific illnesses, it's a valuable benefit for anyone who already has children, or for those planning a family in the future.

Our childcover benefit won't stop your employees from worrying about their child. But if something did happen, it could offer real financial support and more – helping to ease the pressure at a time when it's needed most.



# How does it work?

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**If while your employee is covered by your scheme their child is diagnosed with a critical illness, as defined in the policy terms, we would pay a lump sum to the employee.**

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**Our childcover benefit pays 25 per cent of the value of an employee's benefit up to a maximum of £20,000.**

This money could help by:

- enabling your employee or their partner to take some unpaid time off to be with their child
- helping to pay for private medical care and specialist equipment
- helping to fund a special treat like a family holiday.

Claims made under our childcover benefit do not affect your employee's own cover, and the cover has no cash in value at any time. We will only pay childcover benefit once per child during the term of the policy.

## Who does it cover?

It covers your employee's children (including adopted and step-children) from birth until their 18th birthday, or until their 21st birthday if they are in full time education. The child must survive for at least 14 days.

This payment is currently tax free, although tax rules may change in the future.



What  
**conditions**  
are covered?

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**We've designed our childcover benefit to offer your employees valuable protection for their children. Our cover includes:**

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- cover for five child-specific conditions – cerebral palsy, cystic fibrosis, hydrocephalus, muscular dystrophy and spina bifida
- intensive care benefit should your employee's child need intensive care requiring mechanical ventilation for a period of 7 days
- cover should they suffer from a loss of independent existence
- cover for the employee's child if they are diagnosed with any of the critical illnesses covered under the employee's policy.

You can find a full list of all of the conditions we cover overleaf.

In addition to the standard or extended conditions covered under the policy your employee's children are automatically covered for the child-specific conditions listed below once their Group Critical Illness scheme membership commences:

#### **Child-specific conditions covered**

- Cerebral palsy
- Cystic fibrosis
- Hydrocephalus
- Muscular dystrophy
- Spina bifida

**The conditions that the child is covered for are determined by the type of cover held by the employee, either standard or extended cover.**





## Conditions covered by our Group Critical Illness policy:

### Standard conditions covered by our Group Critical Illness product:

- Alzheimer's disease – resulting in permanent symptoms
- Cancer – excluding less advanced cases
- Cancer – second and subsequent
- Cardiac Arrest
- Coronary artery by-pass grafts
- Creutzfeldt-Jakob disease – resulting in permanent symptoms
- Dementia – resulting in permanent symptoms
- Heart attack – of specified severity
- Kidney failure – requiring dialysis
- Major organ transplant
- Motor neurone disease – resulting in permanent symptoms
- Multiple sclerosis – with persisting symptoms
- Parkinson's disease – resulting in permanent symptoms
- Progressive supranuclear palsy – resulting in permanent symptoms
- Stroke – resulting in permanent symptoms

### These conditions are also included if you choose to offer extended cover:

- Aorta graft surgery
- Aplastic anaemia – with permanent bone marrow failure
- Bacterial meningitis – resulting in permanent symptoms
- Benign brain tumour – resulting in permanent symptoms or removed via craniotomy
- Benign spinal cord tumour
- Blindness – permanent and irreversible
- Cardiomyopathy – of specified severity
- Coma – resulting in permanent symptoms
- Coronary angioplasty – to two or more coronary arteries
- Deafness – permanent and irreversible
- Encephalitis – resulting in permanent symptoms
- Heart valve replacement or repair
- HIV infection – caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation
- Liver failure – of advanced stage
- Loss of hand or foot – permanent physical severance
- Loss of speech – permanent and irreversible
- Open heart surgery – with surgery to divide the breastbone
- Paralysis of limbs – total and irreversible
- Primary pulmonary arterial hypertension
- Pulmonary artery graft surgery
- Respiratory failure – of advanced stage
- Rheumatoid arthritis – chronic and severe
- Systemic lupus erythematosus – with severe complications
- Terminal illness
- Third degree burns – covering 20% of the body's surface area or 30% loss of surface area to the face
- Traumatic head injury – resulting in permanent symptoms.

**Please see the policy Terms and Conditions for the full definitions of the conditions covered and any exclusions.**



Access to  
**added value  
services** from  
day one

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**As well as financial support, our Group Critical Illness cover also provides your employee and their immediate family with health-related support.**

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**Best Doctors® second medical opinion**

Best Doctors provides second medical opinions, connecting your employees and their immediate family to global medical experts, allowing them to make better informed decisions about their health.

If your employee's child is diagnosed with a serious illness, the Best Doctors' service could offer valuable peace of mind.

**The service can provide:**

An independent and comprehensive report, confirming diagnosis and giving treatment recommendations, from the experts chosen to review their child's condition.

- A definitive medical opinion, delivered in a confidential and easy to understand report.
- Telephone support from a dedicated case coordinator.

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**RedArc**

Your employees and their families also have access to a RedArc Personal Nurse Adviser.

Available at claims stage the service provides practical advice and emotional support following a critical illness diagnosis.

The service is provided by telephone and RedArc nurses will take the time to understand the employees' child's specific diagnosis and talk to them about what they're going through, listening to any worries they may have and answering any questions.

The service provides ongoing support with the same Personal Nurse Adviser for as long it's required.

We understand that it can be a difficult time for employees to talk about their child's diagnosis, so they don't have to talk to RedArc straight away. They don't have to talk to them at all. It's up to them.

Best Doctors and RedArc are non-contractual benefits that can be withdrawn at any time by Aviva without notice.





For more information about our Group Critical Illness cover or any information contained within this brochure please speak to your financial adviser or account manager.

Aviva Life & Pensions UK Limited.  
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