

Frequently asked questions

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

This is now \$1.5m for Term/TPD and Critical Illness.

Any application over \$750,000 requires an Aviva Financial Analysis (AFA) or a Statement of Advice (SOA) showing how the cover was calculated.

What's the progress of my PMAR Report?

You can register at www.soslifeservices.com.au to find out the status of your PMAR Report. 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 Aviva website under applications and Forms/protection/underwriting 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 1800 626 110. 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@avivagroup.com.au
- QLD: qldunderwriting@avivagroup.com.au
- SA: saunderwriting@avivagroup.com.au
- VIC: vicunderwriting@avivagroup.com.au
- WA: waunderwriting@avivagroup.com.au

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

How am I kept informed on 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 avivagroup.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

May 2008



Information for advisers



Underwriting requirements

The medical and financial requirements for Aviva Protection^{first} and Navigator Wealth Protection policies are below:

Medical requirements							
Life/TPD/CIB up to \$1M	<35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	>60
Up to \$250K							
\$250,001 - \$500K							
\$500,001 - \$750K							
\$750,001 - \$1M							
Life/TPD >\$1M	<35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	>60
\$1,000,001 - \$1.5M							
\$1,500,001 - \$2.5M							
\$2,500,001 - \$5M							
Over \$5M							
CIB > \$1M	<35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	>60
\$1,000,001 - \$1.5M							
\$1,500,001 - \$2M							

Income protection and business expenses	
up to \$7,000	
\$7,001 - \$10,000	
\$10,001 - \$12,500	
\$12,501+	

Personal statement (PS)
PS and RapidCheck
PS and bloods*
PS, paramedic or medical exam
PS, bloods* and RapidCheck
PS, bloods* and PMAR
PS, bloods* and paramedic or medical exam (ME)
PS, bloods* and paramedic or ME, and resting ECG
PS, bloods*, ME by usual doctor and resting ECG
PS, bloods*, specialist exam and resting ECG
PS, bloods*, specialist exam, resting ECG and PMAR
PS, bloods*, specialist 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

Financial requirements						
Life/TPD/CIB	C	B2/B	A2/A	AA	AAA	LP/MP
< \$1,750,000						
\$1,750,001 - \$2,000,000						
\$2,000,001 - \$2,500,000						
\$2,500,001 - \$3,000,000						
\$3,000,001+						

- Generally nil
- Statement of Advice (SOA) or Aviva Financial Analysis Form (AFA)
- AFA or SOA with supporting financial evidence

Important notes

- If SOA or AFA 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 or AFA 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

Financial requirements						
Income Protection (agreed value)	C	B2/B	A2/A	AA	AAA	LP/MP
Up to \$3,000						
\$3,001 - \$5,000						
\$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)

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

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

Financial requirements (AFA or SOA)
\$1,500,000 for Life and TPD
\$1,000,000 for Critical Illness
No financial evidence required
\$750,000 for Life, TPD and Critical Illness