# 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: gldunderwriting@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

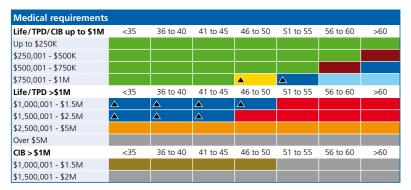


Information for advisers



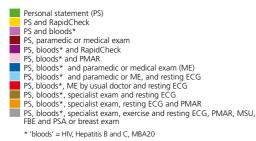
## Underwriting requirements

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





▲ Cover is available within these bands on a Personal Statement only. Following a review of the Personal Statement, some requirements may be imposed. Indications here are for possible requirements only.



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## 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)

Statement of Advice (SOA) or Aviva Financial Analysis Form (AFA)

- needs analysis
- details of the policy recommended from the adviser, and
- calculations for the sum insured

AFA or SOA with supporting financial evidence

- 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



Important notes

Fyidence of income (FOI)

#### important note.

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	Generally nil					

#### 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				

#### 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