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Welcome to Solutions from Aviva

Solutions is your private medical insurance from Aviva, giving you fast access to diagnostics and medical treatment should you need it. In this booklet, you will find details about your cover and any information you require should you need to make a claim.

You should read this member booklet alongside the 'Cover guide' document which shows the cover specific to your Solutions policy.

Should you be missing any of your literature or if you'd like a copy of the policy wording containing full details of the definitions, benefit terms, conditions and exclusions that apply to your cover, then please contact your group administrator.

Your group administrator

Your group administrator is located within your company and is the main point of contact for your company's health insurance policy. The group administrator knows about this policy and is responsible for its administration.

Here to help

Should you need more details, want to make a claim, or have a query on your healthcare policy, please call the customer service helpline number, which can be found in your member documentation.

Quality treatment and extensive benefits with your core cover

Solutions gives you access to quality treatment with an extensive range of benefits. We use our clinical expertise to make sure we only work with hospitals and clinicians who follow specific clinical guidelines and can provide evidence of their clinical quality.

Hospital lists

Your company has chosen a hospital list, this will give you access to all the hospitals on that list.

These are the four hospital lists:

- Key This gives you access to around 200 private hospitals across the UK
- Extended This gives access to more hospitals, predominantly in the Greater London area
- Signature Your employer may have selected this option if you are based in Scotland and Northern Ireland as this list excludes all hospitals in England and Wales from your cover
- Fair + Square A list of private hospitals across the UK.

Your insurance certificate will show which hospital list you're on and you can see what hospitals are included on your list and covered in your area at aviva.co.uk/hospital-list

Additional support Networks

We've set up networks of treatment units, specialising in managing certain conditions.

We only work with clinicians and medical facilities that meet our quality care standards. These facilities measure their outcomes using patient reported outcome measures (known as PROMs), condition specific clinical outcome scores and service user satisfaction scores.

If you need treatment for a condition for which we have a network, you can benefit from our networks by obtaining an open referral and allowing us to confirm a treatment facility for you, or you can choose to use a hospital on your hospital list. A list of the conditions or suspected conditions that we've networks for can be found at aviva.co.uk/health-network

Types of referral

If a GP recommends that you need to see a specialist for further assessment or treatment, they'll give you a referral.

- An open referral is where the GP just states which type of specialist you need to see or the type of treatment you need, without giving a specific named specialist and hospital. With an open referral, our claims team will help you to find a specialist and hospital. In most cases, we'll connect you directly with the hospital to book your appointment over the phone.
- A named referral is where the GP recommends a particular specialist.

If your GP provides a named referral, we can still offer to find other suitable specialists/hospitals when you call us, as this may provide more choice and convenience for your particular circumstances.

Providing you with a quality service

We've got years of healthcare experience under our belt and our aim is to ensure you receive a quality service at all times

Most claims are telephone assessed by trained claims advisers – making the process as quick and easy as possible. This is to minimise the disruption to you and to ensure you receive your recommended treatment as quickly as possible.

Support for specialist conditions

We believe that it's important to offer you consistency of support and advice when dealing with certain conditions. That's why we have a number of dedicated claims teams to look after specialist conditions such as cancer and mental health.

These teams offer guidance from highly trained advisers, who are able to provide support throughout the course of your treatment.

This ensures you can progress from one stage of treatment to the next as seamlessly as possible.

Where to find your hospital list

We offer a range of hospitals that are conveniently located and offer access to top-class facilities. Our hospital lists are updated frequently, as we work to ensure we get the best possible service for our customers. The hospital list that applies to your policy is detailed in your member documentation. We recommend you check your hospital list before you see your GP, so you know which hospitals you can be referred to. Details of the hospitals available to you under the terms

of your healthcare policy are provided online at **aviva.co.uk/hospital-lists**. Alternatively you can call the customer service helpline to request further details.

Where you can find out what you're covered for

The enclosed cover guide provides an overview of your cover and the exclusions that may apply. If required, our advisers will be happy to go through the cover your policy provides and what is excluded under the terms of your policy.

Customer service helpline

It's likely that following a referral from your GP you'll have a number of questions about what to do next. This is not unusual, and we're here to help.

The customer service helpline is managed by trained claims advisers who provide confidential support and reassurance and will guide you through every step of the claims process.

The customer service helpline number can be found in your member documentation.

Our team of advisers are available to take your calls from:

8am – 6.30pm Monday to Friday 9am – 1pm Saturday

Calls to and from Aviva may be monitored and/or recorded.

BacktoBetter

If you experience back, neck, muscle or joint pain, our BacktoBetter service should be your first point of contact.

Solutions includes **BacktoBetter**, a musculoskeletal case management service, as standard for everyone covered on the policy, helping you get better and back to work quicker. **BacktoBetter** offers access to a clinical case manager who can help you deal with the pain and disruption of a musculoskeletal injury.

There's no need to see your GP before accessing **BacktoBetter**. Clinical case managers will make sure you get the very best advice and organise any necessary treatment quickly.

Mental Health Pathway

Mental health is one of the most common conditions prompting people to take time off work.

That's why we've added the Mental Health Pathway to core cover in Solutions. It gives you fast access to clinically-led support and treatment for mental health issues. You don't even need to speak to a GP before making a claim.

Your cover doesn't include the Mental Health Pathway if you have reduced out-patient cover with a £0 limit.



Summary of cancer cover with **Solutions**

The table on the following page provides a summary of the cancer cover available on Solutions. It doesn't contain the full standard terms and conditions. These are provided in the policy wording, which is available on request from your group administrator. Non-standard terms may apply.

If you have reduced out-patient cover, the monetary limit for out-patient treatment won't apply to cancer treatment received after you've been diagnosed with cancer.

We cover treatment that is carried out at a hospital on your list. We also cover treatment at home if your specialist agrees this is possible and it can be supported by the homecare provider.

Our cancer pledge

Our cancer pledge We understand the importance of providing extensive cover and support at every stage of cancer treatment.

Our cancer pledge means we'll cover the cancer treatment and palliative care our customers need, as recommended by their specialist. We also want to make things as comfortable as possible for you following cancer treatment, so we'll provide extensive cover for aftercare, including consultations with a dietician, as well as money towards prostheses and a wig.

Six week option

If you have the six week option, we don't pay for treatment as an in-patient or day-patient, including accident or emergency treatment, if it is available on the NHS within six weeks from the date a specialist recommends it. If you're diagnosed with cancer, this may mean that treatment will be available on the NHS and we won't pay for most of the treatment that's needed.



Summary of cancer cover with Solutions

This table provides a summary of the cancer cover available on Solutions. Full terms and conditions are available on request.

Cancer cover	
Hospital charges for surgery and medical admissions	•
Specialists' fees	•
NHS cancer cash benefit	£100 each day
Post surgery services	•
Radiotherapy and chemotherapy	•
Bone strengthening drugs (such as bisphosphonates)	•
Treatment by a specialist for side effects of chemotherapy or radiotherapy	•
Wig	£100 once per member
External prostheses	Up to £5,000
Genetic testing to support treatment	•
Molecular profiling	•
Stem cell and bone marrow transplants (including collection, storage and implantation)	•
Monitoring	•
Ongoing medical needs (such as replacement of tubes or drains)	Up to 5 years
Preventative treatment for cancer – after treatment we have paid for	•
End of life care:	
• In a hospital if it's medically necessary	
Donation to a hospice	£100 per night
Donation to a registered charity	£50 per day
	Combined limit of up to £10,000

How to claim three simple steps

When you feel unwell, the last thing you want to face is a difficult claims journey. So we've made ours as easy and as hassle free as possible.

BacktoBetter claims

Members aged 11 and under are unable to use the BacktoBetter service, a GP referral should be obtained, as normal, before contacting the customer service helpline.

The following outlines how a claim for a musculoskeletal condition works in three simple steps:

1

If you're unwell with any back, neck, muscle or joint pain

There's no need to wait to see a GP. You just need to contact the customer service helpline and describe your symptoms.

2

Call the customer service helpline

Call us on 0800 158 3344. Calls to and from Aviva may be monitored and/or recorded. Before you make this call, please check that you have to hand:

- Your policy number and company name to help us to confirm your identity
- Details of your symptoms and when they started. One of our advisers will assess your claim and in most cases they'll be able to confirm cover and if eligible, arrange for a clinical case manager from one of the independent clinical case management providers to contact you at a convenient time to assess your symptoms.

In some instances we may require more information before confirming cover but we'll talk this through with you when you call.

3

Telephone clinical assessment

Using evidence-based medical guidelines, a clinical case manager will conduct a thorough assessment of your problem and recommend the most effective course of treatment.

If clinically appropriate, this will include being referred to an approved physiotherapist from one of the clinical case management providers' networks for treatment within two working days and/or onward referral to a specialist.

The clinical case manager will provide advice to help you manage symptoms and pain, how best to remain active with a tailored home exercise programme and will continue to monitor your progress throughout your claim.

Mental Health Pathway claims

Members aged 11 and under are unable to use the Mental Health Pathway, a GP referral should be obtained, as normal, before contacting the customer service helpline.

The following outlines how a claim for a mental health condition works in three simple steps:

1

If you need some support for your mental health

If you're worried about your mental wellbeing, our clinical case management approach can help. There no need to contact your GP, just call the customer service helpline.

If you've seen your GP, you must still follow the Mental Health Pathway to access assessment and treatment covered by your policy.

2

Call the customer service helpline

You'll find the customer service helpline number in your member documentation.

Before you make this call, please check that you have to hand:

- Your policy number and company name to help us to confirm your identity
- Details of your symptoms and when they started.

One of our advisers will transfer you to our independent clinical provider and a therapist will conduct a thorough assessment with you. Or, if you prefer, we can arrange a suitable time to call you back.

3

Telephone clinical assessment

From a range of treatment options, the therapist will agree what's the most appropriate help for you.

These options include:

- Online cognitive behavioural therapy (CBT)
- Remote talking therapy (telephone or video)
- Face-to-face treatment
- Further assessment by a psychiatrist, if clinically necessary.

All treatment is led by experienced mental health therapists working in conjunction with our independent clinical provider. At the end of treatment, you'll be provided with a plan to help manage your symptoms in the longer term.

All other claims

The following is our standard claims process and outlines how a claim for any other symptoms works in three simple steps:

1

If you feel unwell, go and see your GP in the usual way

If your GP recommends you need to see a specialist for further assessment or treatment, they'll give you a referral. This may either be:

- a named referral where the GP recommends a particular specialist or hospital
- an open referral where the GP just states which type of specialist you need to see or the type of treatment you need, without stating a specialist's name or hospital.

2

Go online with MyAviva or call the customer service helpline on 0800 158 3344

You can now start your claim through MyAviva, our online portal. Simply logon and click on the 'Make a new claim' button on your Health policy homepage. You'll be taken through a series of questions which will help us understand and assess your claim.

Alternatively you can call the customer service helpline on 0800 158 3344. If you decide to call, please have to hand:

- details of your condition including symptoms, dates and diagnosis if known
- your GP referral with details of the specialist and type of treatment required
- if you've been given a named referral, we'll check to make sure the specialist is recognised by us, or
- if it's an open referral, we'll use our specialist finder database to select an appropriate specialist and hospital.

To view our fee guidelines for specialists visit aviva.co.uk/pmifees. Where possible we'll let you know whether your claim is authorised, there and then over the phone or, if using MyAviva, you'll receive an email by close of business the following day with confirmation including full details of your specialist and agreed treatment centre. The more information you're able to give us at this point, the easier it'll be for us to make the decision. If we need any further information following an online claim, we will call you directly or if you have any queries or concerns, you can contact one of claims experts through Live Chat on MyAviva.

3

Diagnosis, treatment or surgery

If your specialist decides you need treatment, please contact us to and tell us the procedure code (called the CCSD code) provided by your specialist. You can do this by logging onto MyAviva and choosing the 'view and update claim' button on the 'view and update claim' page or by calling through to us.

Once you've given us these details, we can confirm whether or not your treatment is covered and provide information about where you can receive treatment, whether this is through our networks, at a hospital on your list or at other facilities recognised by us.

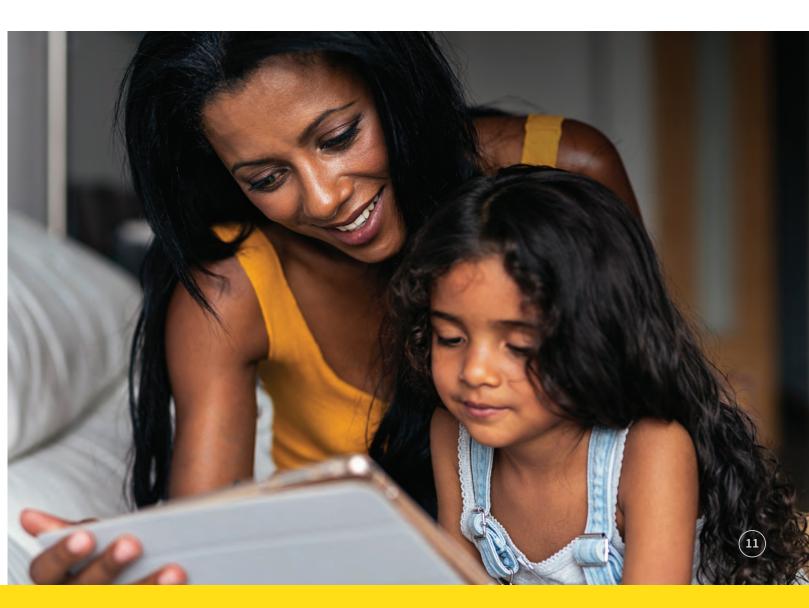
Payment of bills

All eligible bills will be settled by us directly with the treatment provider. If you do receive a bill for your treatment, please send us a copy together with your policy number, so that we can arrange payment.

Please send a copy of your bill and policy number to:

Bill Payment Team Aviva Health UK Limited Chilworth House Hampshire Corporate Park Templars Way Eastleigh Hampshire SO53 5RY We'll contact you to advise if you need to pay any part of the bills - for example if you have an excess.

If you don't contact the customer service helpline and continue with any recommended diagnostics or treatment, you may have to pay the costs for these services if they aren't covered by your healthcare policy.



Our Wellbeing Services

We're dedicated to helping people live their best lives. That means encouraging them to consider their wellbeing in terms of everything they do – the way they work, what they eat, how active they are, their mental health, how they sleep and how they spend and save money. By promoting healthier habits and incremental shifts in attitudes and actions we help people make informed, balanced and positive lifestyle choices.

For more information on our wellbeing services and how to access them, please visit aviva.co.uk/discover-wellbeing

Aviva Wellbeing*

Aviva Wellbeing is our desktop and mobile app dedicated to helping people live their best lives.

Whether you want to sleep more, stress less, lose weight or get fit, Aviva Wellbeing could help you unleash your unique team spirit and support you to achieve lifelong change - one easy step at a time.

You could enjoy a boost in team spirit across the workplace and at home with the Aviva Wellbeing app. Join fun challenges for every fitness level, so you can compete against yourself, your insured adult dependents and your colleagues.

The app works seamlessly with most popular fitness apps and wearables, so you can view your wellbeing data in one place.

For more information and how to access the service visit aviva.co.uk/discover-wellbeing

Aviva Digital GP*

Powered by Square Health

Get free, around the clock access to GP video consultations and repeat NHS prescriptions (all NHS England exemptions accepted) at the touch of a button.

You can:

- access unlimited GP video consultations, 24/7
- choose your GP: by gender and review GP bios to select a GP based on your needs and their profile
- order repeat NHS prescriptions within the app (all NHS England exemptions accepted) and get free UK delivery
- Add your children under the age of 16 to your account for paediatric consultations, with a limit of 10 children per member.

The Aviva Digital GP app is powered by Square Health and is available to residents of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man at home or abroad. Terms and conditions for Aviva Digital GP can be viewed in-app before you sign up. Mobile data charges may apply.

For more information and how to access the service visit **aviva.co.uk/discover-wellbeing**

^{*} These services are non-contractual benefits Aviva can withdraw at any time

Get Active, feel the benefits*

Get Active helps you stay fit and healthy with discounts on online workouts, over 3,000 health and fitness clubs nationwide and a variety of discounted products and services to help you and your family get active and keep healthy.

Please note: completing the sign up process, either online or in-person at your selected health and fitness club, may result in you entering a binding contract with the gym you have selected. This could include conditions such as minimum term and monthly fees. Please read the terms and conditions relating to your chosen gym carefully.

For more information on Get Active, please visit aviva.co.uk/discover-wellbeing

Terms and conditions and the privacy policy can be viewed before signing up.

Mental health support articles*

We want to help you when things become too much. If you're experiencing stress, anxiety or poor mental health, it can be difficult to get back on track.

Aviva can help you manage and improve your mental health by providing you with helpful information and advice.

To view the articles available visit aviva.co.uk/discover-wellbeing

Stress Counselling helpline

The Stress Counselling helpline can be a good place for you to get help with personal or work-related stress issues. Talking and sharing can be the first step in helping to work through problems and resolve them.

To talk to an experienced counsellor phone **0800 158 3349**.

This service is available to members aged 16 and over.

MyAviva*

At Aviva, we understand that life is busy. That's why we're all about making things easier for our customers wherever we can. Welcome to MyAviva.

Our online portal will help you manage your Aviva policies and schemes in one secure and easy-to-use place.

With a whole host of benefits at your fingertips, you can:

• Check your policy or scheme information, including cover and benefit details

- Start a new claim or update us on an existing one
- View your claims summary, update us on what's next and track bills paid against your claim
- Keep track of your excess and out-patient benefits (if applicable), helping you stay in control
- Live chat directly to one of our claims experts without having to pick up the phone.

MyAviva, available to download from the App Store or Google Play.

MyAviva terms and conditions apply and are available to read in-app before signing up.

What happens in an emergency

If you require emergency treatment as a result of an accident or illness, you'll normally be taken to the accident and emergency department of your nearest NHS hospital. The NHS is best placed to offer emergency treatment and facilities which aren't normally available at private hospitals.

If you need further care after the initial treatment and are considering private facilities, please discuss this with your hospital doctor who will need to provide you with a referral before you contact the customer service helpline. You'll be able to discuss your claim in detail with one of our experienced claim advisers, to ensure you've access to the most appropriate facilities when you require them.

NHS amenity beds

If you receive treatment as an NHS in-patient or daypatient whilst occupying an NHS amenity bed (a bed paid for by you in a single room or side ward in an NHS hospital where you receive NHS in-patient or day-patient treatment), and that treatment would have been covered by the policy if you'd chosen to receive it as a private patient, we'll reimburse you for the cost of the amenity bed.

Private Healthcare Information Network

You can find independent information about the quality and cost of private treatment available from doctors and hospitals from the Private Healthcare Information Network: **phin.org.uk**



General information about your healthcare policy

Cancellation

Your company may cancel the policy by giving us the appropriate notice. If you have any queries, please contact your group administrator.

Policy duration

Your company's private medical insurance policy is a one year contract.

Tax

Under current UK tax rules, the contribution that's paid to us for your inclusion on the policy arises from your employment and is therefore a taxable benefit. Please contact your group administrator if you require further information.

Insurance Premium Tax is included in the premium at the appropriate rate.

Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at December 2021, which is subject to change.

Overseas law and regulation

Notwithstanding anything contained in the policy or this member guide, we won't be obliged to exercise any of our rights and/or comply with any of our obligations if to do so would cause (or might be reasonably likely to cause) us to breach any law or regulation in any jurisdiction.

The Financial Services Compensation Scheme (FSCS)

We're covered by the FSCS. You may be entitled to compensation from the FSCS if we become insolvent and can't meet our obligations. This depends on the type of business and the circumstances of the claim.

Where you're entitled to claim, insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available

from the website: fscs.org.uk

If you've any cause for complaint

Our aim is to provide a first class standard of service to our customers, and to do everything we can to ensure you're satisfied. However, if you ever feel we've fallen short of this standard and you've cause to make a complaint, please let us know.

Our contact details are:

Aviva Health UK Ltd, Complaints Department PO Box 540, Eastleigh SO50 0ET

Telephone: **0800 051 7501**Calls may be monitored and/or recorded.

Email: hcqs@aviva.com

We've every reason to believe that you'll be totally satisfied with your Aviva policy, and with our service. It's very rare that matters can't be resolved amicably. However, if you're still unhappy with the outcome after we've investigated it for you and you feel that there's additional information that should be considered, you should let us have that information as soon as possible so that we can review it. If you disagree with our response or if we haven't replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

The Financial Ombudsman Service Exchange Tower London F14 9SR

Telephone: **0300 123 9123** or **0800 023 4567**

complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will only consider your complaint if you've given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman won't affect your legal rights.

Clinical complaints

Clinical services or providers aren't regulated by the Financial Conduct Authority (FCA) and aren't subject to our complaint process, set out above.

Clinical complaints relating to the conduct or competency of your specialist or the facilities at which they practise, need to be directed to the specialist and hospital/clinic directly.

For your information, the responsibility for investigating and responding to clinical complaints is as follows:

- If your complaint is about a hospital/clinic or specialist, whether through a network or otherwise, it'll be investigated in accordance with the complaints process in force at the relevant hospital/clinic.
- If your complaint relates to a third party clinical case manager, it'll be investigated by the clinical provider who employs that case manager.

If your complaint is about a network therapist (e.g. physiotherapist, counsellor, psychologist) it'll be investigated by the independent clinical provider responsible for that therapist network. Once you've contacted the provider who's responsible for investigating and responding to your clinical complaint, they should advise you of the full complaints process which will also include any escalation details, should you require these.

While Aviva don't have a role in investigating and responding to clinical complaints, Aviva record clinical complaint volumes and investigation outcomes. If you'd like to inform us of a clinical complaint outcome please contact us using the contact details above

Help at work

Your group administrator is located within your company and is the main point of contact for your company's health insurance policy.

If you've any queries about your cover, please speak to your group administrator. For certain queries they may refer you to our customer service helpline.

Change of personal details

Please advise your Group Administrator Department immediately should any of your, or any of your dependants' personal details change e.g. your home address, name or if you wish to add new dependants to your family cover

You must have the legal right to reside, and be physically living, in the UK for the duration of the policy year other than trips abroad totalling no more than three months during the policy year. You must tell us as soon as possible if this ceases to be the case, or if it might reasonably be expected that you may cease to satisfy this criteria following renewal of the policy.

Leaving the company or policy

If you leave your company, have your membership removed by your company or if you decide to leave the policy, your membership of the policy will cease immediately, even if treatment was pre-authorised by Aviva. However you may be entitled to benefit from continued medical cover on an individual policy. Benefits, exclusions, terms and conditions on an individual policy may be different to those on this policy.

If you'd like to discuss this further, please contact our sales advice line on: 0800 158 3344 (calls to and from Aviva may be monitored and/or recorded).

Please note that to qualify for continued cover you need to apply within 45 days from the date your cover ceases. If more than 45 days elapse you'll be required to complete a member health declaration which may affect your underwriting.

How we take care of your personal information

Aviva Health UK Limited and Aviva Insurance Limited are the main companies responsible for your Personal Information (known as the controller).

Personal information we collect and how we use it

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at **aviva.co.uk/privacypolicy** or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

How we share your personal information with others

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

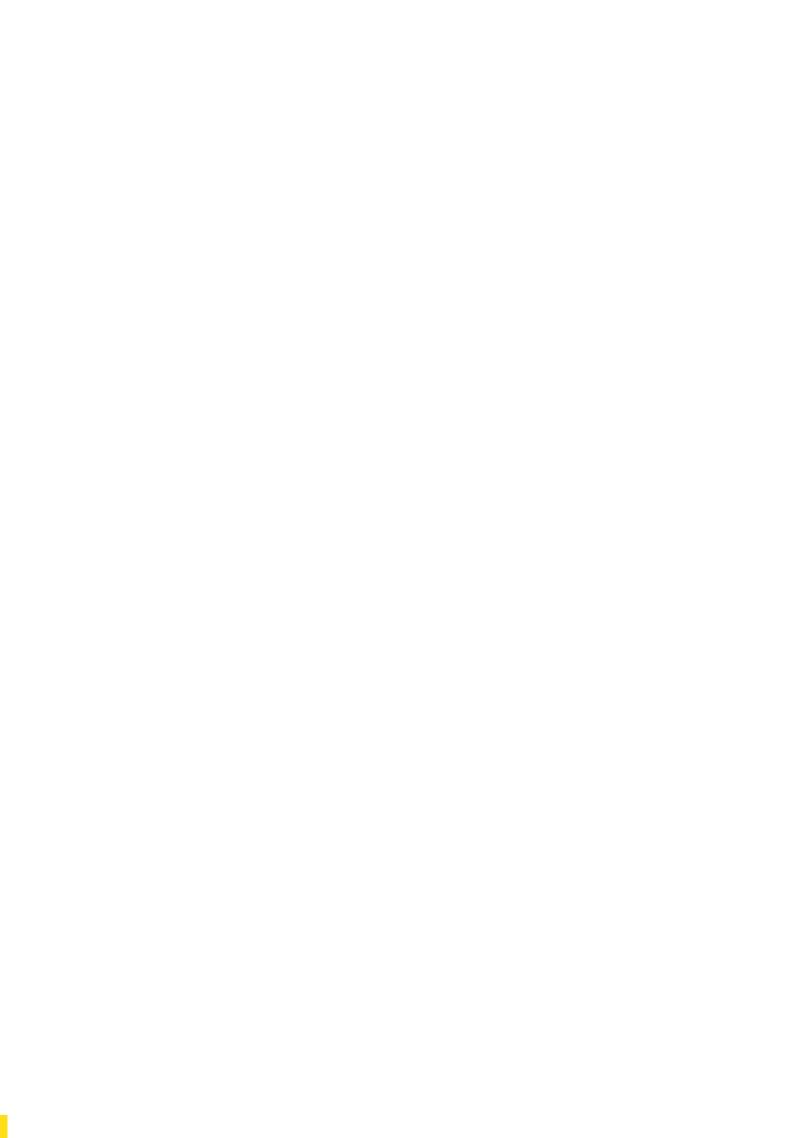
Your rights

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at dataprt@aviva.com.

And finally

If you have any queries, please contact us using the customer service helpline number in your member documentation or chat with us through our LiveChat facility on MyAviva.

Notes



Useful contacts

Customer service helpline

0800 158 3344

8am - 6.30pm Monday to Friday 9am - 1pm Saturday Calls to and from Aviva may be monitored and/or recorded.

Stress Counselling helpline

To talk to an experienced counsellor phone

0800 158 3349

This service is available to members aged 16 and over.

Aviva Digital GP

For unlimited GP video consultations.

Aviva Digital GP is powered by Square Health.

Need this in a different format?

Please get in touch with Aviva if you would prefer this brochure **(GEN6887)**, in large print, braille or as audio.



0800 092 4590



contactus@aviva.com



aviva.co.uk

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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.

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