Aviva income protection statement

Statements for financial products are typically stacked full of numbers. That can make them feel overwhelming and create distractions from the key messages.

Aviva's income protection statement uses the Plain Numbers Approach to present the information differently – giving it a much more digestible feel and making it easier for customers to understand.

The purpose of the communication is to give customers the key information about their policy, but they don't need to take any action if everything looks right.

The most important information for the customer is the amount they can claim if they need to. This has been laid out clearly on the first page, with other benefits and less critical information included on later pages.

This new communication gives Aviva's customers clear and concise information so that they can make informed decisions about their policy.

> *We want to provide customers with regular information about their protection cover to remind them of the benefits they have in place.*
>
> *The aim is to use a concise, easy to read format to maximise engagement and understanding. It has been particularly beneficial to work with Plain Numbers, taking their advice and guidance to achieve an outcome we are sure will be well received by our customers.*

Matt Usher
Individual Protection - Journey Manager, Aviva

Financial statements can be a real challenge for many people. The traditional way of presenting statements is not well suited for optimal customer understanding.

Aviva have used the Plain Numbers Approach to lessen this challenge, as exemplified here. Income protection is a valuable but complex product and we're confident Aviva's work here and on other communications will help customers achieve good outcomes.

Will Francis
Plain Numbers Partnerships Manager for Aviva

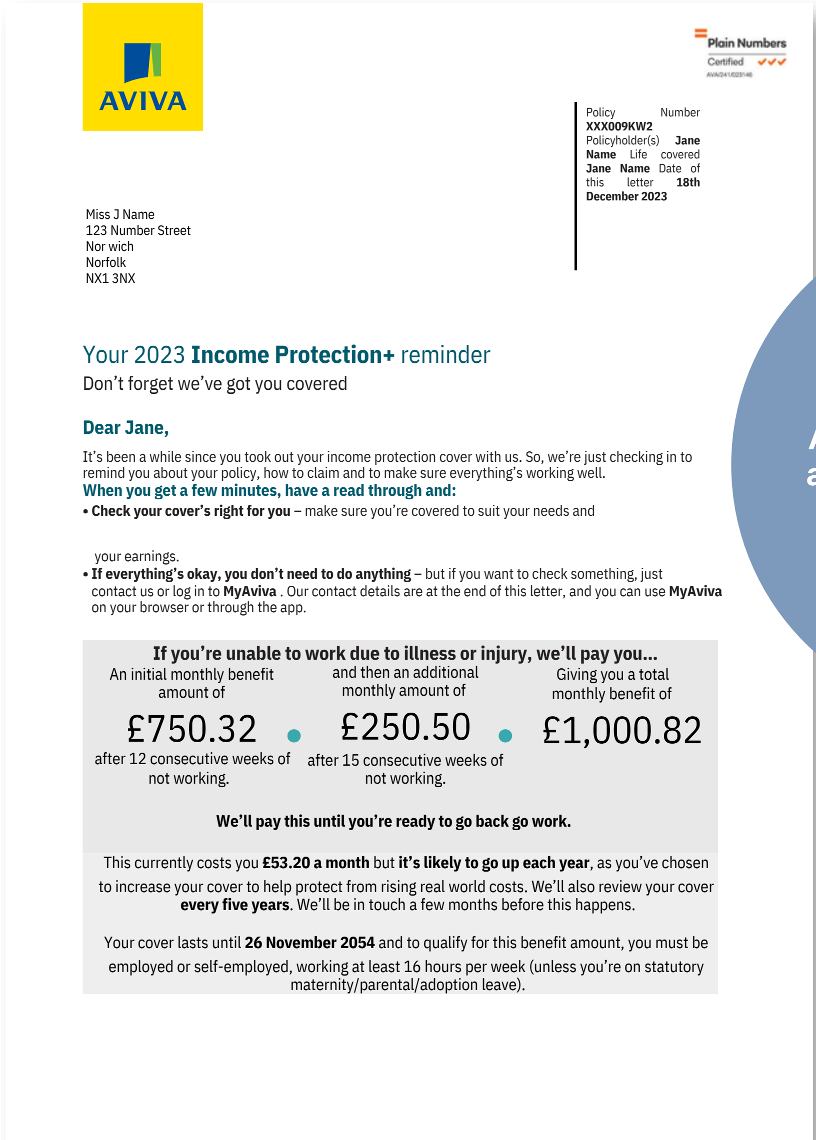
The Plain Numbers Approach in action

Numbers themselves
Careful decisions have been made to minimise the numerical information the customer needs to interpret whilst still being able to achieve their aims.

Numbers in context
Numbers are supported by clear and simple language. They are contextualised with a sense of narrative which makes it easy for the customer to piece them together and understand their meaning.

How we think
The three most important numbers for customers stand out on the first page – making it easier to understand for customers when they are 'thinking fast'.

Certified communication



AVIVA

Plain Numbers Certified

Policy Number **XXX009KW2**
Policyholder(s) **Jane Name** Life covered **Jane Name** Date of this letter **18th December 2023**

Miss J Name
123 Number Street
Nor wich
Norfolk
NX1 3NX

Your 2023 **Income Protection+** reminder
Don't forget we've got you covered

Dear Jane,

It's been a while since you took out your income protection cover with us. So, we're just checking in to remind you about your policy, how to claim and to make sure everything's working well.

When you get a few minutes, have a read through and:

- **Check your cover's right for you** – make sure you're covered to suit your needs and your earnings.
- **If everything's okay, you don't need to do anything** – but if you want to check something, just contact us or log in to **MyAviva** . Our contact details are at the end of this letter, and you can use **MyAviva** on your browser or through the app.

If you're unable to work due to illness or injury, we'll pay you...

An initial monthly benefit amount of	and then an additional monthly amount of	Giving you a total monthly benefit of
£750.32	£250.50	£1,000.82
after 12 consecutive weeks of not working.	after 15 consecutive weeks of not working.	

We'll pay this until you're ready to go back go work.

This currently costs you **£53.20 a month** but **it's likely to go up each year**, as you've chosen to increase your cover to help protect from rising real world costs. We'll also review your cover **every five years**. We'll be in touch a few months before this happens.

Your cover lasts until **26 November 2054** and to qualify for this benefit amount, you must be employed or self-employed, working at least 16 hours per week (unless you're on statutory maternity/parental/adoption leave).

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