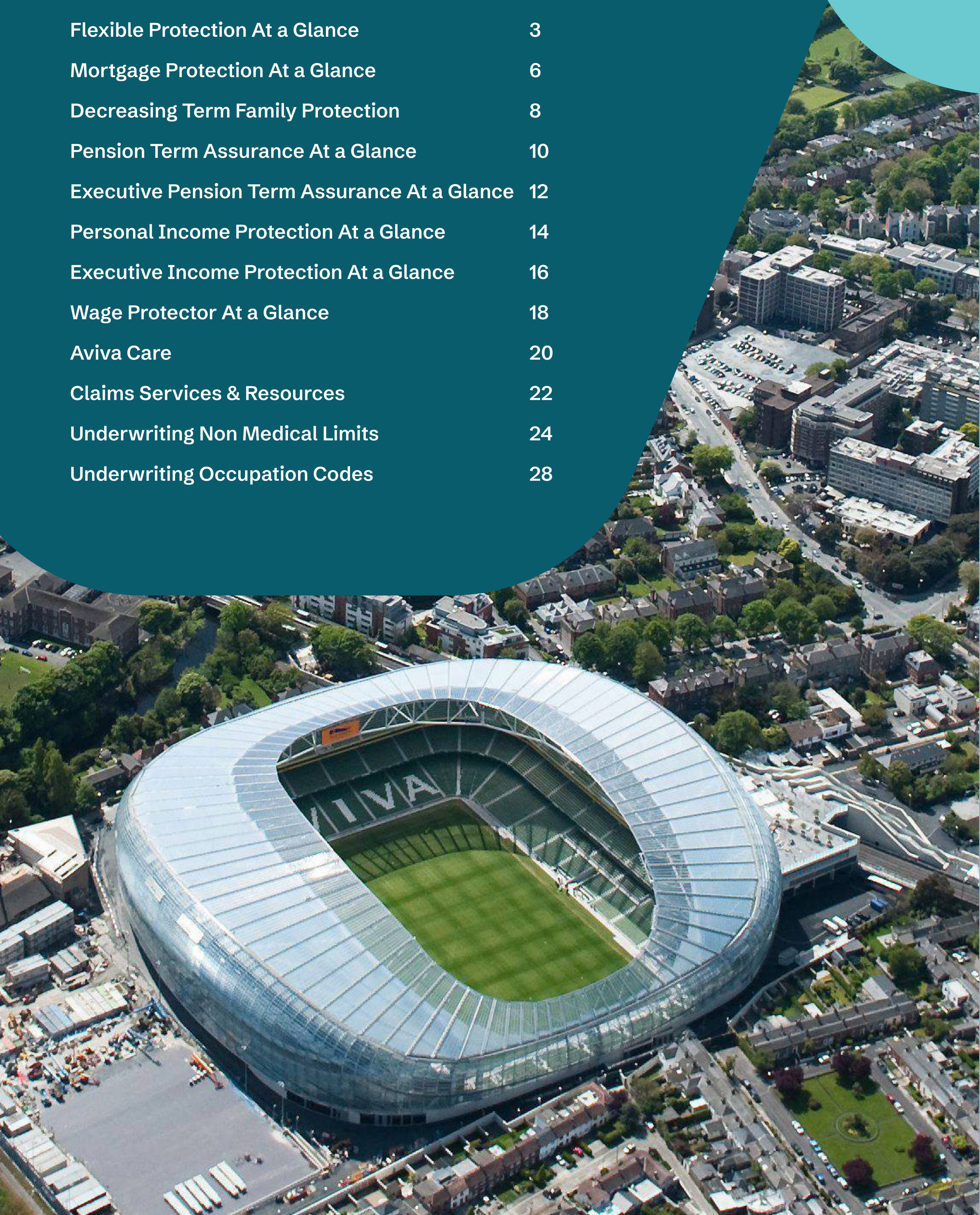
Broker
Protection Guide

For Financial Broker Use Only

AVIVA

Contents



Flexible Protection At a Glance

Reasons to choose our Flexible Protection Plan

- Protection from Aviva includes access to Aviva Care at no extra cost. Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- Our rolling convertibility option on life cover allows cover to continue into a new policy for a longer term, subject to age limits, without the need for further underwriting.
- Automatic terminal illness cover on all life cover policies means that if your client is diagnosed with an incurable illness with a life expectancy of less than 12 months, we will pay out the life cover benefit amount.
- Accidental death benefit is automatic on all life cover applications with Aviva.
- Aviva have a dedicated underwriting support centre which provides full details of underwriting limits, information on 180 ailments, financial underwriting guidelines, and a comprehensive occupational guide.

Term Life Commission Structure*

Flat	22% Initial, 22% Renewal	No clawback period (except on indemnity basis)
Upfront	140% Initial, 3% Renewal	24 month clawback period
Standard 100/10	100% Initial, 10% Renewal	12 month clawback period
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback period on each initial payment
Standard 90/3**	90% Initial, 3% Renewal	12 month clawback period

** 10 year earning period   ** for conversion option only, cannot be input on line.*

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit		€12,000

Target Market
Who may this product be suitable for?

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your client(s) that require a lump sum payment in the event of their death and/or a lump sum payment if they were to suffer one of the illnesses specified in the policy conditions during the policy term.

This product will provide a lump sum payment if your client(s) dies within the term of the policy that can help your client's dependents cope financially in the event of their death. If there is specified illness on the policy it will provide a lump sum payment if your client(s) is/are diagnosed with one of the specified illnesses listed in the policy conditions to help them cope financially while suffering from an illness.

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum - Life cover	19	21	2 years
Minimum - with Specified Illness cover	19	24	5 years
Maximum - Life cover (level)	75	90	50 years
Maximum - Life cover (convertible)	65	85	50* years
Maximum - Specified illness cover (level, accelerated)	70	75	40** years
Maximum - Specified illness cover (convertible)	60	70	40** years

**subject to age 85 / **subject to expiry of conversion option at age 70.*

Benefits

The main benefit on this plan is life cover where on the death of the life/lives insured, the contract pays out the life cover amount. Specified illness can also be selected, where on the diagnosis of an illness listed in the conditions the contract pays out the specified illness sum insured. This can be level or increasing, convertible or non-convertible.

These benefits can be taken in 4 different ways:

- Life cover only
- Specified illness cover only (standalone specified illness cover)
- Life & specified illness (accelerated cover)
- Life & specified illness (double cover).

Standalone specified illness cover – This cover can be taken out on its own with no life cover benefit. It will pay a lump sum amount in the event of being diagnosed with a specified serious illness listed on the policy.

Accelerated cover – This means that the sum assured is payable on death or earlier if the life/lives insured is/are diagnosed with a serious illness listed in the policy conditions. If a claim for specified illness is paid the life cover sum assured will be reduced by this amount.

Double cover – This means that the life cover sum assured and the specified illness sum assured are independent of each other. If a claim for specified illness is paid out the life cover sum assured is not reduced by this amount.

Additional Automatic Benefits

Aviva Care

Protection from Aviva comes with so much more than financial protection. Powered by Teledoc Health, a global leader in virtual care; Aviva Care gives you four health & wellbeing services that line up to offer total protection for you and your family.

- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services come at no extra cost.

Accidental Death Benefit*

If an applicant(s), between the time of submission of a fully completed and signed application form and DDM, and acceptance or declinature of that application, were to suffer an accidental death, we will pay out the lower of the life cover amount being applied for and €150,000. We will only pay once under this benefit in respect of any life insured, regardless of the number of life cover policies or applications for life cover a person has with Aviva.

Terminal Illness Benefit*

If a life/lives insured is diagnosed with an advance or rapidly progressing incurable illness where, in the opinions of an attending consultant and our Chief Medical Officer, the life expectancy is less than 12 months, we will pay out the life cover amount.

Children's Life Cover*

This provides death benefit of €5,000 or 10% of the death benefit, whichever is lower, on all the life insureds' children who are aged 30 days or more and under the age of 21, or under the age of 25 if in full time education.

**These benefits are automatically included only if life cover is chosen.*

Optional Benefits

Conversion Option

This allows the life/lives insured to continue their life or specified illness cover beyond their the contract expiry date without having to provide further medical evidence. The rules for conversion depend on the policy type that the client currently has and the policy type that the client wants to convert into.

Converting Life Cover Only

Must convert prior to their 83rd birthday if converting to another convertible policy. Must convert prior to their 85th birthday if converting to a policy with no conversion option.

Converting Accelerated/ Standalone SI

Must covert prior to their 65th birthday if converting to a convertible accelerated or standalone specified illness policy. Must convert prior to their 70th birthday if converting to a policy with no conversion option.

Indexation Option

This must be chosen at outset and means that your client's benefits will increase by 3% each year and the premium will increase by 4% each year.

Specified Illness Cover

Specified illness under this contract can be selected on a standalone, accelerated or double basis. If the life/lives insured is/are diagnosed as suffering from one of the listed specified illnesses, we will pay out the benefit amount.

Automatic Benefits with Specified Illness cover

Children's Specified Illness Cover

This provides specified illness benefit of €25,000 or 50% of the specified illness benefit, whichever is lower. This applies to all of the life insureds' children who are aged 30 days or more and under the age of 21, or under the age of 25 if in full time education.

Advance Payment of Specified Illness Benefit

If a life/lives insured requires one of the listed surgeries, we'll pay out the lesser of €30,000 or 50% of the specified illness benefit before the surgery.

Partial Payment Specified Illnesses

In addition to the 52 "full payment" specified illnesses covered, we will cover 45 further illnesses for a partial payment of up to €20,000 on diagnosis.

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Mortgage Protection At a Glance

Reasons to choose our Mortgage Protection Plan

- Protection from Aviva includes access to Aviva Care at no extra cost. Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- We offer dual life cover on mortgage protection. This provides cover for two people and continues until after the first person dies. It pays out benefits on the death of each policyholder. Dual life can also include specified illness cover.
- Our rolling convertibility option on life cover allows cover to continue into a new policy for a longer term, subject to age limits, without the need for further underwriting.
- If a client increases their mortgage or if they extend the term of their mortgage, but not beyond their 70th birthday, they may use their Guaranteed Mortgage Insurability option to meet their increased needs for life cover. The new plan is for life insurance only and no further evidence of their medical health will be required (subject to certain conditions).
- Automatic terminal illness cover on all life cover policies means that if your client is diagnosed with an incurable illness with a life expectancy of less than 12 months, we will pay out the life cover benefit amount.
- Accidental death benefit is automatic on all life cover applications with Aviva.

Term Life Commission Structure*

Flat	22% Initial, 22% Renewal	No clawback period (except on indemnity basis)
Upfront	140% Initial, 3% Renewal	24 month clawback period
Standard 100/10	100% Initial, 10% Renewal	12 month clawback period
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback period on each initial payment

** 10 year earning period.*

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit		€12,000

Target Market - Who may this product be suitable for?

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your client(s) that have a requirement for a lump sum payment in the event of their death and/or a lump sum payment if they were to suffer one of the illnesses listed in the policy conditions on a decreasing term basis that could be assigned to their bank and used to pay off a mortgage.

This product will provide a lump sum payment if your client dies within the term of the policy and/or if they are diagnosed with a serious illness specified in the policy conditions within the term of the policy. This lump sum payment should be in line with the balance outstanding on a notional mortgage at a 6% fixed interest rate and this policy will usually be assigned to the bank that provided the mortgage.

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum - Life cover	19	21	2 years
Minimum - Life cover with Acc Specified Illness cover	19	24	5 years
Maximum - Life cover	75	90	40 years
Maximum - Life cover (convertible)	65	85	40 years
Maximum - Life cover with Acc Specified illness cover	70	75	40 years
Maximum - Life cover with Acc Specified illness cover (convertible)	60	70	40 years

Benefits

The main benefit is life cover where on the death of the life/lives assured, the contract pays out the life cover amount. Specified illness can also be selected, where on the diagnosis of an illness listed in the conditions the contract pays out the specified illness sum insured. Accelerated cover means that the sum assured is payable on death or earlier if the life/lives insured is/are diagnosed with a serious illness listed in the policy conditions. If a claim for specified illness is paid the life cover sum assured will be reduced by this amount.

Additional Automatic Benefits

Aviva Care

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- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services comes at no extra cost.

Accidental Death Benefit

If an applicant(s), between the time of submission of a fully completed and signed application form and DDM and acceptance or declinature of that application, were to suffer an accidental death, we will pay out the lower of the life cover amount being applied for and €150,000. We will only pay once under this benefit in respect of any life insured, regardless of the number of life cover policies or applications for life cover a person has with Aviva.

Terminal Illness Benefit

If a life/lives insured is/are diagnosed with an advanced or rapidly progressing incurable illness where, in the opinions of an attending consultant and our Chief Medical Officer, the life expectancy is less than 12 months, we will pay out the life cover amount.

Children's Life cover

This provides death benefit of €5,000 or 10% of the death benefit, whichever is lower, on all the life insureds' children who are aged 30 days or more and under the age of 21, or under the age of 25 if in full time education.

Guaranteed Mortgage Insurability Option

If a life/lives insured increases their mortgage or if they extend the term of their mortgage then they may take out an additional Mortgage Protection policy to meet their increased need for life cover. No further evidence of good health is required provided that the term of the policy matches that of the extended mortgage and any increase in cover is not more than €40,000. This option is subject to special conditions which are available in the policy conditions.

Optional Benefit

Specified Illness Cover

Specified illness under this contract can be selected only on an accelerated basis (where the life cover is reduced by the amount of any specified illness claim), and the specified illness benefit must be the same or less than the amount of the life cover. If the life/lives insured is/are is diagnosed as suffering from one of the listed specified illnesses, we will pay out the benefit amount.

Automatic Benefits with Specified Illness cover

Children's Specified Illness Cover

This provides specified illness benefit of €25,000 or 50% of the specified illness benefit, whichever is lower. This applies to all of the life insureds' children who are aged 30 days or more and under the age of 21, or under the age of 25 if in full time education.

Advance Payment of Specified Illness Benefit

If a life insured requires one of the listed surgeries, we'll pay out the lesser of €30,000 or 50% of the specified illness benefit before the surgery.

Partial Payment Specified Illnesses

In addition to the 52 "full payment" specified illnesses covered, we will cover 45 further illnesses for a partial payment of up to €20,000 on diagnosis.

Conversion Option

This allows the life/lives insured to continue their life or accelerated specified illness cover beyond their the contract expiry date without having to provide further medical evidence. The rules for conversion depend on the policy type that the client currently has and the policy type that the client wants to convert into.

Converting Life Cover Only

Must convert prior to their 83rd birthday if converting to another convertible policy. Must convert prior to their 85th birthday if converting to a policy with no conversion option.

Converting Accelerated/ Standalone SI

Must covert prior to their 65th birthday if converting to a convertible accelerated or standalone specified illness policy. Must convert prior to their 70th birthday if converting to a policy with no conversion option.

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Decreasing Term Family Protection At a Glance

Reasons to choose our Decreasing Term Family Protection Plan

- Protection from Aviva includes access to Aviva Care at no extra cost. Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- We offer dual life cover on decreasing family protection. This provides cover for two people and continues until after the first person dies. It pays out benefits on the death of each policyholder. Dual life can also include specified illness cover.
- Our rolling convertibility option on life cover allows cover to continue into a new policy for a longer term, subject to age limits, without the need for further underwriting.
- Automatic terminal illness cover on all life cover policies means that if your client is diagnosed with an incurable illness with a life expectancy of less than 12 months, we will pay out the life cover benefit amount.
- Accidental death benefit is automatic on all life cover applications with Aviva.

Term Life Commission Structure*

Flat	22% Initial, 22% Renewal	No clawback period (except on indemnity basis)
Upfront	140% Initial, 3% Renewal	24 month clawback period
Standard 100/10	100% Initial, 10% Renewal	12 month clawback period
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback period on each initial payment

** 10 year earning period.*

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit		€12,000

Target Market - Who may this product be suitable for?

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your client(s) that have a requirement for a lump sum payment in the event of their death and/or a lump sum payment if they were to suffer one of the illnesses listed in the policy conditions on a decreasing term basis that could be used for providing a financial safety net to help with ongoing household bills or pay off an outstanding loan.

This product will provide a lump sum payment if your client dies within the term of the policy and/or if they are diagnosed with a serious illness specified in the policy conditions within the term of the policy. This lump sum payment should be in line with their cost of living expenses if they died during the term of the plan.

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum - Life cover	19	21	2 years
Minimum - Life cover with Acc Specified Illness cover	19	24	5 years
Maximum - Life cover	75	90	40 years
Maximum - Life cover (convertible)	65	85	40 years
Maximum - Life cover with Acc Specified illness cover	70	75	40 years
Maximum - Life cover with Acc Specified illness cover (convertible)	60	70	40 years

Benefits

The main benefit is life cover where on the death of the life/lives assured, the contract pays out the life cover amount. Specified illness can also be selected, where on the diagnosis of an illness listed in the conditions the contract pays out the specified illness sum insured. Accelerated cover means that the sum assured is payable on death or earlier if the life/lives insured is/are diagnosed with a serious illness listed in the policy conditions. If a claim for specified illness is paid the life cover sum assured will be reduced by this amount.

Additional Automatic Benefits

Aviva Care

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- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services comes at no extra cost.

Accidental Death Benefit

If an applicant(s), between the time of submission of a fully completed and signed application form and DDM and acceptance or declinature of that application, were to suffer an accidental death, we will pay out the lower of the life cover amount being applied for and €150,000. We will only pay once under this benefit in respect of any life insured, regardless of the number of life cover policies or applications for life cover a person has with Aviva.

Terminal Illness Benefit

If a life/lives insured is/are diagnosed with an advanced or rapidly progressing incurable illness where, in the opinions of an attending consultant and our Chief Medical Officer, the life expectancy is less than 12 months, we will pay out the life cover amount.

Children's Life cover

This provides death benefit of €5,000 or 10% of the death benefit, whichever is lower, on all the life insureds' children who are aged 30 days or more and under the age of 21, or under the age of 25 if in full time education.

Guaranteed Mortgage Insurability Option

If a life/lives insured increases their mortgage or if they extend the term of their mortgage then they may take out an additional Mortgage Protection policy to meet their increased need for life cover. No further evidence of good health is required provided that the term of the policy matches that of the extended mortgage and any increase in cover is not more than €40,000. This option is subject to special conditions which are available in the policy conditions.

Optional Benefit

Specified Illness Cover

Specified illness under this contract can be selected only on an accelerated basis (where the life cover is reduced by the amount of any specified illness claim), and the specified illness benefit must be the same or less than the amount of the life cover. If the life/lives insured is/are is diagnosed as suffering from one of the listed specified illnesses, we will pay out the benefit amount.

Automatic Benefits with Specified Illness cover

Children's Specified Illness Cover

This provides specified illness benefit of €25,000 or 50% of the specified illness benefit, whichever is lower. This applies to all of the life insureds' children who are aged 30 days or more and under the age of 21, or under the age of 25 if in full time education.

Advance Payment of Specified Illness Benefit

If a life insured requires one of the listed surgeries, we'll pay out the lesser of €30,000 or 50% of the specified illness benefit before the surgery.

Partial Payment Specified Illnesses

In addition to the 52 "full payment" specified illnesses covered, we will cover 45 further illnesses for a partial payment of up to €20,000 on diagnosis.

Conversion Option

This allows the life/lives insured to continue their life or accelerated specified illness cover beyond their the contract expiry date without having to provide further medical evidence. The rules for conversion depend on the policy type that the client currently has and the policy type that the client wants to convert into.

Converting Life Cover Only

Must convert prior to their 83rd birthday if converting to another convertible policy. Must convert prior to their 85th birthday if converting to a policy with no conversion option.

Converting Accelerated/ Standalone SI

Must covert prior to their 65th birthday if converting to a convertible accelerated or standalone specified illness policy. Must convert prior to their 70th birthday if converting to a policy with no conversion option.

For Financial Broker use only

Personal Pension Term Assurance At a Glance

Reasons to choose our Personal Pension Term Assurance Plan

- Protection from Aviva includes access to Aviva Care at no extra cost.Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- Unique to Aviva this policy can be taken out for any term, from 2 - 56 years, and not just to the clients chosen normal retirement age (NRA).
- Aviva allow customers to tailor their tax efficient cover to suit their requirements with a range of ceasing ages.
- Accidental death benefit is automatic on all life cover applications with Aviva.
- Aviva have a dedicated underwriting support centre which provides full details of underwriting limits, information on 180 ailments, financial underwriting guidelines, and a comprehensive occupational guide.

Term Life Commission Structure*

Flat	22% Initial, 22% Renewal	No clawback period (except on indemnity basis)
Upfront	140% Initial, 3% Renewal	24 month clawback period
Standard 100/10	100% Initial, 10% Renewal	12 month clawback period
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback period on each initial payment
Standard 90/3**	90% Initial, 3% Renewal	12 month clawback period

** 10 year earning period   ** for conversion option only, cannot be input on line.*

Target Market - Who may this product be suitable for?

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your clients that require life cover up to their retirement age. It is available to individuals in employment who do not currently have a pension. This product will provide a lump sum payment if they die within the term of the policy that can help your client's dependents cope financially in the event of their death.

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit		€12,000

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum	19	21	2 years
Maximum (with no conversion)	73	75	56 years
Maximum (with conversion)	60	65	46 years

Benefits

The main benefit on this plan is life cover where on the death of the life insured, the contract pays out the life cover amount. This can be level or increasing, convertible or non-convertible.

Additional Automatic Benefits

Aviva Care

Protection from Aviva comes with so much more than financial protection. Powered by Teledoc Health, a global leader in virtual care; Aviva Care gives you four health & wellbeing services that line up to offer total protection for you and your family.

- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services comes at no extra cost.

Accidental Death Benefit

If an applicant(s), between the time of submission of a fully completed and signed application form and DDM and acceptance or declinature of that application, were to suffer an accidental death, we will pay out the lower of the life cover amount being applied for and €150,000. We will only pay once under this benefit in respect of any life insured, regardless of the number of life cover policies or applications for life cover a person has with Aviva.

Optional Benefits

Conversion Option

This allows the life assured, at any stage prior to their 65th birthday to continue their life cover beyond the contract expiry date without having to provide further medical evidence. Under this option, the life insured can take out a new personal pension term or convertible term assurance plan. The premium will be revised accordingly.

Indexation Option

This must be chosen at outset and means that your client's benefits will increase by 3% each year and the premium will increase by 4% each year.

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Executive Pension Term Assurance At a Glance

Reasons to choose our Executive Pension Term Assurance Plan

- Protection from Aviva includes access to Aviva Care at no extra cost. Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- The Guaranteed Increase option allows the life insured to increase their sum assured on each anniversary of the policy start date by no more than 10% of the death benefit at the start date.
- Aviva allow customers to tailor their tax efficient cover to suit their requirements with a range of ceasing ages.
- Optional conversion option allows the life assured at any stage before their 65th birthday to continue their cover beyond the contract expiry date without having to provide further medical evidence.

Term Life Commission Structure*

Flat	22% Initial, 22% Renewal	No clawback period (except on indemnity basis)
Upfront	140% Initial, 3% Renewal	24 month clawback period
Standard 100/10	100% Initial, 10% Renewal	12 month clawback period
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback period on each initial payment
Standard 90/3**	90% Initial, 3% Renewal	12 month clawback period

** 10 year earning period   ** for conversion option only, cannot be input on line.*

Target Market - Who may this product be suitable for

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your clients who are employees of a company and have a requirement for life cover up to the retirement age on the employers pension scheme. The policy is owned and paid for by the employer. This product will provide a lump sum payment if they die within the term of the policy that can help your client's dependents cope financially in the event of their death.

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit		€12,000

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum	19	60	2 years
Maximum (with no conversion)	68	70	51 years
Maximum (with conversion)	60	65	46 years

Benefits

The main benefit on this plan is life cover where on the death of the life insured, the contract pays out the life cover amount. This can be level or increasing, convertible or non-convertible.

Additional Automatic Benefits

Aviva Care

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- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services comes at no extra cost.

Continuation Option

If a member changes occupation they may become ineligible to continue cover. This policy automatically allows them to continue cover under another Pension Term Assurance Plan or Life Term Assurance for the remainder of the term originally selected without having to produce further evidence of health.

Guaranteed Increase Option

The life insured may increase their sum assured on each anniversary of the policy start date, by no more than 10% of the death benefit at the start date. This option may be exercised until the total amount of benefit on the policy reaches the maximum benefit allowable under the contract, or is 5 times the original sum assured, whichever is lower.

Accidental Death Benefit

If an applicant, between the time of submission of a fully completed and signed application form and DDM, and acceptance or declinature of that application, were to suffer an accidental death, we will pay out the lower of the life cover amount being applied for and €150,000. We will only pay once under this benefit in respect of any life insured, regardless of the number of life cover policies or applications for life cover a person has with Aviva.

Optional Benefits

Conversion Option

This allows the life insured, at any stage prior to their 65th birthday to continue their life cover beyond the contract expiry date without having to provide further medical evidence. Under this option, the life insured can take out a new executive pension term, personal pension term, or convertible term assurance plan. The premium will be revised accordingly.

Indexation Option

This must be chosen at outset and means that your client's benefits will increase by 3% each year and the premium will increase by 4% each year.

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Personal Income Protection At a Glance

Reasons to choose our Personal Income Protection Plan

- Protection from Aviva includes access to Aviva Care at no extra cost. Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- Guaranteed increase option offers the option to increase the main benefit under the contract by up to 20% of the original amount every 3 years without the need for medical evidence. This option is sent out five times, from the third anniversary to the fifteenth anniversary, and allows your clients to double their cover over the lifetime of their policy.
- Hospital Cash benefit means that your client receives an income if they are in hospital for more than 7 days during the deferred period.
- Choice of deferred periods – 4, 8, 13, 26 or 52 weeks.
- Aviva have a dedicated underwriting support centre which provides full details of underwriting limits, information on 180 ailments, financial underwriting guidelines, and a comprehensive occupational guide.

Income Protection Commission Structure*

Flat	30% Initial, 30% Renewal	No clawback (except on indemnity basis)
Upfront	200% Initial, 3% Renewal from Yr 5	48 month clawback period
Standard 100/15	100% Initial, 15% Renewal	No clawback period (except on indemnity basis)
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback on each initial payment
Stepped	75% Initial, 20% Renewal	No clawback period (except on indemnity basis)

** 10 year earning period*

Target Market – Who may this product be suitable for?

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your clients who are in full time employment or who are self-employed and require a regular income if they are unable to work due to an illness or injury for a certain period of time and suffer a loss of earnings as a result. This product will provide them with a replacement income, after their chosen deferred period, until they are fit to return to work, or until their chosen retirement date if they are not fit to return to work before then.

Premium & Benefit Limits

Minimum Premium	Monthly Annually	€10 €120
Minimum Benefit	Weekly	€100
Maximum Benefit	For all occupations, the maximum benefit allowed is 75% of €350,000 per annum earned income (excluding any BIK's), less any social welfare entitlements, with a total maximum benefit level of € 262,500 per annum /€5,048 a week. Policy is allowed to index over the maximum benefit.	

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum	19	55	5 years
Maximum	60	70	
Ceasing age	Your client can choose any ceasing age between 55 and 70 allowing it to coincide with selected retirement age.		

Tax Treatment

Tax relief on premiums	Premiums paid are currently eligible for tax relief at the policyholder's marginal tax rate. It is the policyholder's responsibility to claim this tax relief. The maximum level of contribution on which tax relief can be claimed annually is 10% of total earned income.
Tax on benefits	Benefits received by the policyholder are treated as normal taxable income, and assessed for income tax under the PAYE system.

Benefits

The main benefit on this plan is the payment of a regular income to your client should they be unable to work for a period of time due to an accident or illness which can help safeguard their lifestyle and can help them get back on their feet.

Additional Automatic Benefits

Aviva Care

Protection from Aviva comes with so much more than financial protection. Powered by Teledoc Health, a global leader in virtual care; Aviva Care gives you four health & wellbeing services that line up to offer total protection for you and your family.

- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services comes at no extra cost.

Hospital Cash Benefit

Your client receives an income if they are in hospital for more than 7 days during the deferred period. They must be in hospital for more than 7 days to become eligible and once eligible the payment will be back dated to day 1. This income is equal to 1/365th of the annual benefit for each complete day they remain in hospital. This benefit will cease on the earlier of the 91st day spent in hospital or the end of the deferred period.

Continuation Option

If your clients employment status changes or their new employer agrees to take out and pay the premiums under an Executive Income Protection plan, their employer may, without medical underwriting, replace the Income Protection benefit under their Personal Income Protection plan with a new Executive Income Protection plan. The new plan will be issued at the prevailing rates at the time and is subject to the terms and conditions in the policy conditions.

Work Tasks Benefit

If your client stops working for reasons other than illness or disability, once they notify us their current plan will continue, but the sum assured will be reduced to €15,000 p.a. and the definition of disability will switch to 'work tasks'. If they resume paid work within one year, they will have the option to increase their sum assured up to a maximum of their original benefit (keeping their original premium prior to decrease) without any medical evidence being sought.

If they do not resume paid work within 1 year, they may keep the benefit at €15,000 p.a. However, if they re-enter the workforce after this time, the reinstatement of their benefit will be subject to underwriting and premium rates available at that time.

Guaranteed Increase Option

This allows the policyholder the option to increase their main benefits under the contract by up to 20% of the original amount every third anniversary without providing further medical evidence. The premium will be revised accordingly at the time. This option may be exercised up to 5 times. If the increase is not taken up more than once when offered, it will not be offered again.

Waiver of Premium

This benefit means that Aviva will pay your client's premiums as soon as they start to receive an income protection benefit. It means that the policy will not lapse while your client is on claim. This means that if they return to work their policy will continue as previously so that if they are unfortunate enough to need to claim again their policy will be valid.

Proportionate Benefit

If your client returns to work part or full-time either in their old job or a new career and their earnings are less than previously earned, they may be eligible to receive proportionate benefit.

Relapsed Benefit

If your client returns to work but finds that, within the next 6 months, they are no longer able to continue working due to the same illness or disability then we will recommence their benefit without the need for a further waiting period (provided the medical evidence supports this).

Occupation change

The plan will continue if your client changes jobs, regardless of what they will be doing in their new job. The plan will also continue if they're made redundant. They won't be able to claim while they are looking for a new job, but they won't have to reapply for cover when they're employed again.

Overseas benefit

Once the policy is in force the client can live anywhere in the world however if a claim arises while the client is living outside the European Union and or Western Europe (Channel Islands, Gibraltar, Iceland, Isle of Man, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the United Kingdom) it will be only paid for 13 weeks.

Optional Benefits

Premium Type

Guaranteed or reviewable premiums available. The guaranteed premium option will ensure that your clients premium will not change during the term of the plan if their chosen benefits remain the same. This allows them to know in advance how much their premiums will be over the term of the plan. Reviewable premium policies will be reviewed on the 5th anniversary and every 5 years thereafter.

Escalation Option

Your client must select this option at outset. It means that income payments will increase at 3% throughout the period of any successful claim.

Indexation Option

Your client must select this option at outset. This means that their benefit will increase by 3% each year, and their premium will increase by 3.5% each year to help keep in line with increases in their salary.

For more details on the benefits, the definition of disability and general exclusions and reductions please see our Disability Benefit Definitions Guide.

Executive Income Protection At a Glance

Reasons to choose our Executive Income Protection Plan

- Designed for employers who wish to provide income security for key employees. In the event of a claim, the benefit is paid to the employer, who then passes it onto the employee through salary roll, deducting tax, USC etc. in the usual manner. The cost of pension contributions can also be covered under this plan.
- Protection from Aviva includes access to Aviva Care at no extra cost. Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- Hospital Cash benefit means that your client receives an income if they are in hospital for more than 7 days during the deferred period.
- Guaranteed Increase Option offers the option to increase the main benefit under the contract by up to 20% of the original amount every 3 years without the need for medical evidence. This option is sent out five times, from the third anniversary to the fifteenth anniversary, and allows your clients to double their cover over the lifetime of their policy.

Income Protection Commission Structure*

Flat	30% Initial, 30% Renewal	No clawback (except on indemnity basis)
Upfront	200% Initial, 3% Renewal from Yr 5	48 month clawback period
Standard 100/15	100% Initial, 15% Renewal	No clawback period (except on indemnity basis)
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback on each initial payment
Stepped	75% Initial, 20% Renewal	No clawback period (except on indemnity basis)

** 10 year earning period*

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum	19	55	5 years
Maximum	60	70	
Ceasing age	Your client can choose any ceasing age between 55 and 70 allowing it to coincide with selected retirement age.		

Target Market - Who may this product be suitable for?

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your clients who are employers and have a requirement to insure their key employees income so that they can continue to provide them with a regular income should they be unable to work due to an illness or injury for a certain period of time and suffer a loss of income as a result. This product will provide the employer with a replacement income, after their chosen deferred period, so that they can continue to pay the employee until they are fit to return to work, or until their chosen retirement date if they are not fit to return to work before then.

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit	Monthly	€433
	Annually	€5,200
Maximum Benefit	For all occupations, the maximum benefit allowed is 75% of €350,000 per annum earned income (excluding any BIK's), less any social welfare entitlements, with a total maximum benefit level of € 262,500 per annum. Policy is allowed to index over the maximum benefit.	
Maximum Pension Contribution Benefit	33% of salary or €50,000 whichever is lower and is also subject to the overall maximum of €262,500 per year benefit.	

Tax Treatment

Tax relief on premiums	Premiums paid by the employer qualify as a deductible business expense.
Tax on benefits	In the event of a claim, income payments from this policy are made gross to the company, as owner of the policy. The employer is then expected to deduct the relevant tax and PRSI amounts under the PAYE system, before forwarding the benefit to the employee.

Benefits

The Executive Income Protection Plan is a regular premium income protection policy. The purpose of income protection is to provide a benefit to allow the employer (the policy holder), to be able to continue paying a salary if the life insured is unable to work due to illness or injury during the term of the policy and has suffered a loss of earnings as a consequence. In addition, there is also an option at outset to cover pension contributions made by the employer in respect of the life insured.

Additional Automatic Benefits

Aviva Care

Protection from Aviva comes with so much more than financial protection. Powered by Teledoc Health, a global leader in virtual care; Aviva Care gives you four health & wellbeing services that line up to offer total protection for you and your family.

- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services comes at no extra cost.

Hospital Cash Benefit

Your client receives an income if they are in hospital for more than 7 days during the deferred period. They must be in hospital for more than 7 days to become eligible and once eligible the payment will be back dated to day 1. This income is equal to 1/365th of the annual benefit for each complete day they remain in hospital. This benefit will cease on the earlier of the 91st day spent in hospital or the end of the deferred period.

Work Tasks Benefit

If your client stops working for reasons other than illness or disability, once they notify us their current plan will continue, but the sum assured will be reduced to €15,000 p.a. and the definition of disability will switch to 'work tasks'. If they resume paid work within one year, they will have the option to increase their sum assured up to a maximum of their original benefit (keeping their original premium prior to decrease) without any medical evidence being sought.
If they do not resume paid work within 1 year, they may keep the benefit at €15,000 p.a. However, if they re-enter the workforce after this time, the reinstatement of their benefit will be subject to underwriting and premium rates available at that time.

Guaranteed Increase Option

This allows the policyholder the option to increase their main benefits under the contract by up to 20% of the original amount every 3rd anniversary without providing further medical evidence. The premium will be revised accordingly at the time. This option may be exercised up to 5 times. If the increase is not taken up more than once when offered, it will not be offered again.

Waiver of Premium

This benefit means that Aviva will pay your client's premiums as soon as they start to receive an income protection benefit. It means that the policy will not lapse while your client is on claim. This means that if they return to work their policy will continue as previously so that if they are unfortunate enough to need to claim again their policy will be valid.

Proportionate Benefit

If your client returns to work part or full-time either in their old job or a new career and their earnings are less than previously earned, they may be eligible to receive proportionate benefit.

Relapsed Benefit

If your client returns to work but finds that, within the next 6 months, they are no longer able to continue working due to the same illness or disability then we will recommence their benefit without the need for a further waiting period (provided the medical evidence supports this).

Overseas benefit

Once the policy is in force the client can live anywhere in the world however if a claim arises while the client is living outside the European Union and or Western Europe (Channel Islands, Gibraltar, Iceland, Isle of Man, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the United Kingdom) it will be only paid for 13 weeks.

Continuation Option

If your client leaves service within the term of their plan they will have the option to continue it in their own name without any medical underwriting. The new plan will be issued at the prevailing rates at the time of its issue and is subject to the terms and conditions in the policy conditions.

Optional Benefits

Premium Type

Guaranteed or reviewable premiums available. The guaranteed premium option will ensure that your clients premium will not change during the term of the plan if their chosen benefits remain the same. This allows them to know in advance how much their premiums will be over the term of the plan. Reviewable premium policies will be reviewed on the 5th anniversary and every 5 years thereafter.

Escalation Option

Your client must select this option at outset. It means that income payments will increase at 3% throughout the period of any successful claim.

Indexation Option

Your client must select this option at outset. This means that their benefit will increase by 3% each year, and their premium will increase by 3.5% each year to help keep in line with increases in their salary.

Pension Contribution Cover

If your client selects this option it means that they can continue to make contributions to the life insureds approved pension scheme if they are unable to work due to illness or injury during the term of the policy and have suffered a loss of earnings as a consequence.

For more details on the benefits, the definition of disability and general exclusions and reductions please see our Disability Benefit Definitions Guide.

Wage Protector At a Glance

Reasons to choose our Wage Protector Plan

- Wage Protector is a unique offering in the Irish income protection market, designed to be a lower cost option to traditional income protection. It offers your clients full income protection for the first 24 monthly benefit payments, with an underlying basic cover based on a functional assessment test after that point, which can be paid to the ceasing age of the contract.
- Protection from Aviva includes access to Aviva Care at no extra cost. Four health & wellbeing services that line up to offer total protection for your clients and their family. With Aviva Care, all the healthcare support they need is just a click away. Powered by Teladoc Health, a global leader in virtual care, it provides a digital GP service, a second medical opinion service, mental health and bereavement support with Irish registered Psychologists.
- Hospital Cash benefit means that your client receives an income if they are in hospital for more than 7 days during the deferred period.
- Aviva have a dedicated underwriting support centre which provides full details of underwriting limits, information on 180 ailments, financial underwriting guidelines, and a comprehensive occupational guide.
- Choice of deferred periods – 4, 8, 13 or 26 weeks.

Income Protection Commission Structure*

Flat	30% Initial, 30% Renewal	No clawback (except on indemnity basis)
Upfront	200% Initial, 3% Renewal from Yr 5	48 month clawback period
Standard 100/15	100% Initial, 15% Renewal	No clawback period (except on indemnity basis)
Bullet	200% Initial, 3% Renewal 120% Yr1, 20% Yrs 2-5 & 3% Renewal from year 5	12 month clawback on each initial payment
Stepped	75% Initial, 20% Renewal	No clawback period (except on indemnity basis)

** 10 year earning period*

Target Market – Who may this product be suitable for?

Our customer led proposition product approval process identifies the characteristics and target market of each insurance product. This product may be suitable for your clients who are in full time work or are self-employed and who require a regular income if they are unable to work due to an illness or injury for a certain period of time and suffer a loss of earnings as a result. This product will provide them with a replacement income, after their chosen deferred period, until they are fit to return to work, or until their chosen retirement date if they are not fit to return to work provided they can't complete a Functional Assessment test after 24 months.

Premium & Benefit Limits

Minimum Premium	Monthly	€10
	Annually	€120
Minimum Benefit	Weekly	€100
Maximum Benefit	For all occupations, the maximum benefit allowed is 75% of €350,000 per annum earned income (excluding any BIK's), less any social welfare entitlements, with a total maximum benefit level of €262,500 per annum. Policy is allowed to index over the maximum benefit.	

Age and Term Limits

	Age next birthday at entry	Age next birthday at cessation	Term
Minimum	19	55	5 years
Maximum	60	70	
Ceasing age	Your client can choose any ceasing age between 55 and 70 allowing it to coincide with selected retirement age		

Tax Treatment

Tax relief on premiums	Premiums paid are currently eligible for tax relief at the policyholder's marginal tax rate. It is the policyholder's responsibility to claim this tax relief. The maximum level of contribution on which tax relief can be claimed annually is 10% of total earned income.
Tax on benefits	Benefits received by the policyholder are treated as normal taxable income and assessed for income tax under the PAYE system.

Benefits

Transitional Cover

This cover kicks in after the chosen deferred period and pays your client a replacement income if they are unable to do their own job for 24 months. This gives them an opportunity to get back on their feet or prepare for an alternative job. After this initial period, depending on their circumstances, our full disability cover may apply.

Disability Cover

This cover will apply if your client is unable to return to any work due to significant illness or injury and suffers a loss of earnings as a result. They must pass our functional assessment test to qualify for this cover. This is a simple, easy to understand set of physical and mental ability tests.

Additional Automatic Benefits

Aviva Care

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- Digital GP services at home or on holiday
- A Second Medical Opinion from world leading medical experts
- Confidential mental health support with Irish Psychologists
- Bereavement Counselling when your clients need someone to talk to.
- What's more, these services comes at no extra cost.

Hospital Cash Benefit

Your client receives an income if they are in hospital for more than 7 days during the deferred period. This income is equal to 1/365th of the annual benefit for each complete day they remain in hospital. This benefit will cease on the earlier of the 91st day spent in hospital or the end of the deferred period.

Waiver of Premium

This benefit means that Aviva will pay your client's premiums as soon as they start to receive an income protection benefit. It means that the policy will not lapse while your client is on claim. This means that if they return to work their policy will continue as previously so that if they are unfortunate enough to need to claim again their policy will be valid.

Proportionate Benefit

If your client returns to work part or full-time either in their old job or a new career and their earnings are less than previously earned, they may be eligible to receive proportionate benefit.

Relapsed Benefit

If your client returns to work but finds that, within the next 6 months, they are no longer able to continue working due to the same illness or disability then we will recommence their benefit without the need for a further waiting period (provided the medical evidence supports this).

Occupation change

The plan will continue if your client changes jobs, regardless of what they will be doing in their new job. The plan will also continue if they're made redundant. They won't be able to claim while they are looking for a new job, but they won't have to reapply for cover when they're employed again.

Overseas benefit

Once the policy is in force the client can live anywhere in the world however if a claim arises while the client is living outside the European Union and or Western Europe (Channel Islands, Gibraltar, Iceland, Isle of Man, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the United Kingdom) it will be only paid for 13 weeks.

Optional Benefits

Indexation Option

Your client must select this option at outset. This means that their benefit will increase by 3% each year, and their premium will increase by 3.5% each year to help keep in line with increases in their salary.

Premium Type

Only reviewable premiums are available. Reviewable premium policies will be reviewed on the 5th anniversary and every 5 years thereafter.

For more details on the benefits, the definition of disability and general exclusions and reductions please see our Disability Benefit Definitions Guide.

Aviva Care
The only protection with back 4 defence

Protection from Aviva comes with 4 exclusive benefits at no extra cost

1 Digital GP

It's not always easy or convenient to get to the doctors' surgery. With Aviva Digital GP you can get an online appointment with a doctor without having to wait for a face-to-face appointment. The Aviva Care digital GP service is a private doctor service offering you and your immediate family access to clinical advice and guidance in non-emergency situations.

At home or on holiday, it offers the peace of mind of being able to speak to a doctor quickly, at a time that suits you.

The benefits:

- ✔ **It's easy to use from the comfort of your own home**
- ✔ **Provides quick access to an experienced GP**
- ✔ **You can use it at home or on holiday**
- ✔ **You can get prescriptions sent to your local pharmacy**

Who can use this service?

This service is available to you, your spouse or partner, your children up to age 18. (23 in full time education).

For any health concerns you have, our experienced doctors are available **Monday to Friday from 8am to 8pm and on weekends from 9am to 12 noon**.

2 Family Care Mental Health Support

Managing your mental health is just as important as your physical health. When life brings new and unexpected changes, its normal to feel anxious, stressed or low. Whatever your challenge, you're not alone. Our professional team of Psychologists are here if you're:

- Overwhelmed, stressed or anxious
- Feeling low, depressed or lonely
- Need help managing the emotional impact of life events

Family Care gives you access to a wide variety of specialised forms of therapy, including counselling and Cognitive Behavioural Therapy. Patients under 18 years of age are supported with a single assessment session which they will benefit from a formal diagnosis. At the end of the consultation, practitioner Psychologist will make recommendations and support the patient as well as their carer/guardian/parent, to access specialised services.

The benefits:

- ✔ **You can avail of up to 5 consultations per issue per year**
- ✔ **It's completely confidential**
- ✔ **They can help you develop coping and behavioural skills**
- ✔ **The Psychologists are registered with the Irish Psychological Society**

Who can use this service?

You, your spouse or partner, your children up to 18 (23 if in full time education).

3 Best Doctors Second Medical Opinion

If you or a member of your family become ill or had an accident, it would be reassuring to know that you had the correct diagnosis and treatment plan. With Best Doctors, you can get a second medical opinion from a world leading expert to double check a diagnosis, investigate alternatives or get additional treatment options for any condition affecting your quality of life.

You get access to 50,000 world-renowned specialists with 450 specialities and sub specialities who will work with your own doctors and consultants to advise on the best course of physical action. It can also be used for conditions diagnosed before taking out your cover with Aviva.

The benefits:

- **You can double-check a diagnosis you have been given or the treatment being proposed for you with a world leading expert**
- **Investigate if there are any alternative treatment options**
- **Review your options if your symptoms haven't been improving**
- **Can be used if your worried about a parent, partner or child**

Who can use this service?

This service is available to you, your children up to age 18 (or 23 if in full-time education). Your spouse or partner.

PLUS your parents AND your spouse/partner's parents.

4 Bereavement Support

Losing a loved one isn't easy. So, it might help to know there's help on hand through bereavement counselling. When you or your spouse/partner need someone to talk to, our team of counsellors and psychologists are just a phone call away.

The benefits:

- **It's completely confidential**
- **Access is easy, support is just a telephone call away**
- **They can help you develop ways to cope**
- **The Psychologists are registered with the Irish Psychological Society**

Who can use this service?

The spouse or partner of the deceased customer/ member anytime up to 12 months after the loss of their loved one.

How do I access Aviva Care?

To access Aviva Care - log onto www.aviva.ie/avivacare

Once your policy becomes active, you can register for the service the very next day using your email address and policy number or access code. You can also download the Aviva Care app from the App Store or Google Play Store.

Claims Services to get your clients back on their feet

At Aviva, we believe Income Protection plans should go beyond providing your clients with financial protection. That's why our plans are designed to offer additional help and services to aid them with their recovery.

When your clients need to make a claim

The efficient payment of any claim is of the utmost importance to your client's financial security and peace of mind. We strongly believe in proactively enabling and supporting our customers' individual recovery by working together with you and the medical profession. We've made sure our established claims services deliver real benefits to our customers.

As part of our commitment to you:

- Our Health Claims professionals are available to meet with your clients to help them complete the claim form and explain the claims process in more detail.
- They will carry out review visits with them while they are on claim to discuss their individual needs.
- They are available to discuss and organise rehabilitation programmes as well as tailored treatment programmes.
- Our experts will even bring in other professionals to help your clients further their education or seek a new career if they can no longer carry out the job they did previously. We will continue to pay and support them throughout this process.

Income Protection from Aviva provides much more than a monthly income. We work with a number of partners to provide your clients with the right kind of care when it's needed most.

Cancer Support Service

This third party psychological and physical support service is designed to help people diagnosed with cancer and provides:

- Cognitive Behavioural Therapy
- Graded Exercise
- Specialist Physiotherapy

Orthopaedic Solutions

This service supports claimants with musculoskeletal disorders by providing:

- Ergonomic Assessments
- Chartered Physiotherapy
- Functional restoration & weight management

Psychological Therapy Services

This third party stepped care service is designed to help people manage mental health issues by providing:

- Counselling
- Psychological Assessment
- Psychotherapy including Cognitive Behavioural Therapy (CBT)

Aviva Claims Helpine Number : 1800 882 049

Automatic benefits on all Income Protection products

Partial benefit	If your clients return to work full or part time – either in their old job or a new one – and they're earning less than they were before, they may be able to get a top up income supplement from partial benefit.
Relapse benefit	We'll restart your client's income immediately if they relapse within six months of returning to work. If this happens, they won't have to wait for another deferred period before we start paying their income.
Rehabilitation benefit	This gives your clients tailored rehabilitation and exercise programmes if they need it or it's appropriate for the type of injury they've suffered.

Career Change Programme

This programme is run in conjunction with Talent Fusion, specialist consultants in human resources and career transition.

The objective of the programme is to assist those who are unable to return to their normal occupation, in seeking a new career or alternative employment.

The programme covers the following areas:

- Self-appraisal, transferable skills/expertise, interests
- Career Choice Identification (includes psychometric testing/profiling)
- CV preparation
- Interview skills
- Job/career search
- Policy implications

In addition to the above services we can also provide support for further educational and training courses which may assist your clients in getting back to work.

Care Pathway Rehabilitation Service

The Care Pathway Service offers access to cognitive behavioural therapy (CBT) with professionally qualified and experienced therapists with a focus on returning to work. This service is available as a benefit to income protection claimants and the cost of the programme is paid for by Aviva.

Other Services & Resources

- Access to Counselling & Cognitive Behavioural Therapy CBT Programmes
- Support for further educational & training courses
- Specialist Medical Assessments
- Physiotherapy

Terms and Conditions apply. Please refer to https://www.aviva.ie/protection/income-protection/

Underwriting Non Medical Limits

This guide details the medical evidence requirements for Life, Specified Illness and Income Protection.

If you require any assistance regarding the evidence required or for any other underwriting queries please contact our Underwriting Helpline on 1850 711 711.

AVIVA

Aviva - Life Underwriting limits

Requirements listed are for Personal and Business Protection

*Age attained

Life Sum Assured	18-36*	37-41*	42-46*	47-51*	52-56*	57-61*	62-66*	67-71*	72-74*
€12,000-€35000									PMA
€35,001-€50,000								PMA	PMA
€50,001-€70,000								PMA	PMA+MER
€70,001-€75,000							NME	PMA	PMA+MER
€75,001-€150,000							PMA	PMA+MER	PMA+MER
€150,001-€200,000							PMA+NME	PMA+MER	PMA+MER
€200,001-€250,000						NME	PMA+NME	PMA+MER	PMA+MER
€250,001 - €300,000						NME	PMA+NME	PMA+MER	PMA+MER+Lipids
€300,001-€350,000					NME	NME	PMA+NME	PMA+MER	PMA+MER+Lipids
€350,001-€400,000					NME	NME	PMA+NME	PMA+MER	PMA+MER+Lipids
€400,001-€500,000					NME	NME	PMA+NME	PMA+MER	PMA+MER+Lipids+ Bio/Haem
€500,001-€550,000					NME	NME	PMA+NME	PMA+MER+Lipids+ Bio/Haem+PSA	PMA+MER+Lipids+ Bio/Haem+PSA
€550,001-€650,000				NME	NME	NME	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+PSA	PMA+MER+Lipids+ Bio/Haem+PSA
€650,001-€800,000			NME	NME	NME	NME	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+PSA	PMA+MER+Lipids+ Bio/Haem+PSA
€800,001-€1,000,000		NME	NME	NME	NME	NME	PMA+MER+Lipids+ Bio/Haem	PMA+MER+Lipids+ Bio/Haem+PSA	PMA+MER+Lipids+ Bio/Haem+PSA
€1,000,001- €1,250,000	NME	NME	NME+Cot*	NME+Cot*	NME+Cot*	NME+Lipids	PMA+MER+Lipids+ Bio/Haem	PMA+MER+Lipids+ Bio/Haem+PSA	PMA+MER+Lipids+ Bio/Haem+PSA
€1,250,001- €1,500,000	NME	NME+Cot*	NME+Cot*	NME+Cot*	NME+Cot*	NME+Lipids	PMA+MER+Lipids+ Bio/Haem	PMA+MER+Lipids+ Bio/Haem+PSA	PMA+MER+Lipids+ Bio/Haem+PSA
€1,500,001- €1,750,000	NME+€	NME+Cot*+€	NME+Cot*+€	NME+Cot*+€	NME+Cot*+Lipids+€	NME+Lipids+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€
€1,750,001- €2,000,000	NME+Cot*+€	NME+Cot*+€	NME+Cot*+€	NME+Cot*+€	NME+Cot*+Lipids+€	NME+Lipids+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€
€2,000,001- €3,000,000	NME+Cot*+€	NME+Cot*+€	NME+Cot*+Lipids+€	NME+Cot*+Lipids+€	MEGP+Cot*+Lipids+€	PMA+MER+Lipids+ NT-proBNP+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€
€3,000,001- €7,000,000	MEGP+Cot*+Lipids +Bio/Haem+€€	MEGP+Cot*+Lipids +Bio/Haem+€€	MEGP+Cot*+Lipids +Bio/Haem+€€	PMA+MER+Cot*+Lipids+ Bio/Haem+NT-proBNP+€€	PMA+MER+Cot*+Lipids+ Bio/Haem+NT-proBNP+€€	PMA+MER+Cot*+Lipids +Bio/Haem+NT-proBNP+€€	PMA+MER+Lipids+ Bio/Haem+PSA+ NT-proBNP+€€	PMA+MER+Lipids+ Bio/Haem+PSA+Ex ECG+€€	PMA+MER+Lipids+ Bio/Haem+PSA+ Ex ECG+€€

Key

NME	Nurse Medical Examination
PMA	Private Medical Attendants report
MER	Medical Examiners Report
MEGP	Medical Examination with GP
Cot*	Cotinine Test (declared non-smokers only)*
Lipids	Lipid analysis
Bio/Haem	Blood Biochemistry & Haematology
PSA	Prostatic Serum Antigen
Ex ECG	Exercise ECG (Stress test)
MSU	Microscopic Urinalysis
NT-proBNP	Cardiac blood test
€	Financial questionnaire required
€€	Financial questionnaire & additional evidence may be required.
Cases	>€7m = Individual consideration

Max entry ages may be restricted for certain products. Refer to the brochure for full details.

Aviva - Specified Illness Underwriting limits

For Broker use only

AVIVA

Requirements listed are for Personal and Business Protection

*Age attained

Life Sum Assured	18-36*	37-41*	42-46*	47-51*	52-56*	57-61*	62-66*	67-69*
€12,000-€75,000							PMA	PMA+MER
€75,001-€150,000						NME	PMA+NME	PMA+MER
€150,001-€250,000					NME	PMA+NME	PMA+NME	PMA+MER
€250,001-€300,000				NME	PMA+NME	PMA+NME	PMA+NME	PMA+MER
€300,001-€335,000			NME	NME	PMA+NME	PMA+NME+Lipids	PMA+NME	PMA+MER
€335,001-€400,000			NME	NME	PMA+NME	PMA+NM+Lipids	PMA+NME+Lipids	PMA+MER+Lipids
€400,001-€425,000			NME	NME	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG
€425,001-€450,000			NME	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG
€450,001-€500,000		NME	NME	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG
€500,001-€550,000		NME	PMA+NME	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG
€550,001-€575,000		NME	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG
€575,001-€650,000	NME	NME	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG
€650,001-€675,000	NME	NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+NME+Lipids	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Cot*+PSA+ Ex ECG
€675,001-€700,000	NME+Cot	NME+Lipids+Cot*	PMA+NME+Lipids +Cot*	PMA+NME+Lipids+Cot*	PMA+NME+Lipids+Cot*+PSA	PMA+MER+Lipids+Cot*+ Bio/Haem+MSU+PSA+Ex ECG	PMA+MER+Lipids+ Bio/Haem+MSU+Ex ECG	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+Ex ECG
€700,001-€750,000	NME+Cot	NME+Lipids+Cot*	PMA+NME+Lipids+Cot*	PMA+NME+Lipids+Cot*	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+RECG +NT-proBNP	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+ Ex ECG	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+Ex ECG	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+Ex ECG
€750,001-€1,000,000	NME+Lipids+Cot*+€	NME+Lipids+Cot*+€	PMA+NME+Lipids+Cot*+€	PMA+NME+Lipids+Cot*+€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+RECG+ NT-proBNP+€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+ Ex ECG+€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+ Ex ECG+€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+ Ex ECG+€
€1,000,001-€1,500,000	MEGP+Lipids+Cot*+ Bio/Haem+MSU+€€	MEGP+Lipids+Cot*+ Bio/Haem+MSU+€€	PMA+MER+Lipids+Cot* +Bio/Haem+MSU+RECG+ NT-proBNP+€€	PMA+MER+Lipids+Cot*+ Bio/Haem+MSU+RECG+ NT-proBNP+€€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+RECG +NT-proBNP+€€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+ Ex ECG+€€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+ Ex ECG+€€	PMA+MER+Lipids+Cot*+ Bio/Haem+PSA+MSU+ Ex ECG+€€

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MSU	Microscopic urinalysis
RECG	Resting ECG
NT-proBNP	Cardiac blood test
Ex ECG	Exercise ECG (Stress test)
€	Financial questionnaire required
€€	Financial questionnaire and additional evidence may be required.
Cases	>€1.5m = Individual consideration

Max entry ages may be restricted for certain products. Refer to the brochure for full details.

Aviva - Income Protection Underwriting limits

For Broker use only

AVIVA

Requirements listed are for Personal Income Protection, Executive Income Protection and Wage Protector

*Age attained

Annual benefit	18- 40 *	41-45 *	46-50 *	51-55 *	56-59 *
up to €20,800					
€20,801 - €30,000					NME
€30,001 - €40,000				NME	NME
€40,001 - €50,000			NME	NME	NME
€50,001 - €60,000		NME	NME	NME	NME
€60,001 - €85,000	NME	NME	NME	NME	PMA+NME
€85,001 - €88,500	NME	NME	NME	PMA+MER+Lipids+Bio/Haem	PMA+MER+Lipids+Bio/Haem
€88,501 - €93,600	NME	NME	NME	PMA+MER+Lipids+Bio/Haem	PMA+MER+Lipids+Bio/Haem+ NT-proBNP+PSA
€93,601 - €98,800	NME	PMA+NME	PMA+MER+Lipids+Bio/Haem	PMA+MER+Lipids+Bio/Haem+ NT-proBNP+PSA	PMA+MER+Lipids+Bio/Haem+ NT-proBNP+PSA
€98,801 - €104,000	NME	PMA+MER+Lipids+Bio/Haem	PMA+MER+Lipids+Bio/Haem	PMA+MER+Lipids+Bio/Haem+ NT-proBNP+PSA	PMA+MER+Lipids+Bio/Haem+ NT-proBNP+PSA
€104,001 - €262,500	PMA+MER+Lipids+Bio/Haem	PMA+MER+Lipids+Bio/Haem	PMA+MER+Lipids+Bio/Haem+ NT-proBNP	PMA+MER+Lipids+Bio/Haem+ NT-proBNP+PSA	PMA+MER+Lipids+Bio/Haem+ NT-proBNP+PSA

Key

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PSA	Prostatic Serum Antigen
NT-proBNP	Cardiac blood test

Financial evidence is required at claim stage

For Financial Broker use only

Underwriting Occupational Classes

This guide is designed to help you correctly classify your customers occupation and to ensure we can process your business as quickly and efficiently as possible.

If you require any assistance regarding an occupational classification or need medical or financial advice please contact our Under writing Helpline on 1800 77 44 11.

Each occupation will exhibit varying degrees of risk for income protection insurance. We have an occupation classification system that takes into account the following factors:

- **Degree of skill required to do the job; the higher the skill factor the more likely that the level of motivation is also high, though if the skill is specialised this can represent a risk factor in itself**
- **Amount and type of physical work associated with the job**
- **Degree of stress associated with the job**
- **Accident and health risks associated with the industry**
- **Effects of the economic situation on business and job stability**
- **Level of claims experience to date**

Traditionally occupations have been grouped into 4 main categories, with another group of occupations which are not insurable. The occupation classifications are as follows:

OCCUPATIONAL CLASS 1: Occupations exhibiting low or very low levels of risk (from an insurance perspective).
Examples include professional, managerial, administrative or similar non-hazardous occupations. The occupation may include a small element of travel or driving for business purposes.

OCCUPATIONAL CLASS 2: Occupations exhibiting a slight risk (from an insurance perspective).
Examples include, professional occupations requiring more substantial travel and driving; supervisory roles in industrial or manual work environments.

OCCUPATIONAL CLASS 3: Occupations exhibiting a moderate risk (from an insurance perspective).
For example, occupations that have regular light to medium manual work.

OCCUPATIONAL CLASS 4: Occupations exhibiting an appreciable risk (from an insurance perspective).
For example, occupations that include heavy manual work or that have an increased accident or illness risk.

DECLINE: Unable to quote for this occupation class.

OCCUPATION	CLASS	OCCUPATION	CLASS
A		Auctioneer	1
Account Manager Driving/Travel	2	Auctioneer Livestock	3
Account Manager Office Based	1	Audio Engineer (no manual work)	2
Accountant	1	Audiologist	1
Accounts Assistant	1	Auditor	1
Actuary	1	Auto Electrician	3
Acupuncturist	2	Automation Engineer	3
Administration Manager	1	B	
Administrator	1	Baggage Handler Airport	D
Aerial Erector	D	Baker	3
Aerobics Instructor	D	Bank Manager	1
Agricultural Advisor	2	Bank Official	1
Agricultural Consultant	1	Bar & Restaurant Manager	2
Agricultural Contractor	4	Bar Person	4
Agricultural Machine Driver	D	Barber	2
Agricultural Scientist	1	Barrister	1
Agronomist	2	Beautician	3
Air Conditioning Engineer	3	Bedroom Fitter	4
Air Crew	D	Betting Office Manager	2
Air Steward	D	Billposter	D
Air Traffic Controller	3	Biochemist	2
Aircraft Engineer	3	Biologist	1
Aircraft Handler (exc Armed forces)	3	Blacksmith	4
Aircraft Inspector	2	Blind Maker	3
Aircraft Maintenance Fitter	4	Blind Supplier/Fitter	3
Aircraft Mechanic	4	Boiler Fitter	D
Aircraft Radio Engineer	3	Bookkeeper	1
Aircraft Technician (exc Armed forces)	3	Bookmaker Betting shop	2
Airline ground staff	2	Bookmaker On course	D
Airport Police	D	Bookshop Owner	2
Airport Security	D	Botanist	2
Alarm Installer/Engineer	3	Boutique Manager/Worker	2
Ambulance Crew	D	Box Office Clerk	2
Ambulance Dispatcher/Controller	1	Box Office Manager	1
Anaesthetist	1	Boxer	D
Analyst Programmer	1	Bricklayer	4
Animator	1	Broadcaster	2
Antique Dealer	2	Broker Insurance	1
Antique Restorer	3	Builder Bulldozing/JCB	D
Arbitrator	1	Builder Supervisor (no manual work)	2
Archaeologist	1	Builder General	D
Architect	1	Builder Labourer	D
Architect Technician	1	Building Inspector	1
Armed Forces	D	Building Supplies	3
Art Dealer	2	Building Surveyor	1
Art Gallery Attendant	2	Bus Driver	D
Artificial Inseminator	3	Bus Inspector	D
Artistic Director	2	Bus Mechanic	4
Assembly Line Worker	D	Business Analyst	1
Assistant Manager Hotel	2	Business Consultant	1
Assistant Manager Retail	2	Business Development Manager	1

OCCUPATION	CLASS
Butcher - No Slaughtering	3
Butcher - Slaughtering	4
Buyer Retail	2
C	
Cabinet Maker	4
Cable Technician	3
Cafeteria Assistant	2
Cafeteria Assistance/Manager	2
Calibration Engineer	1
Call Centre Employee	2
Camera Operator	2
Canine Beautician	3
Car Dealer	2
Car Mechanic	4
Car Phone Installer	3
Car Sales Person	2
Car Valet	D
Cardiologist	1
Care Assistant	D
Careers Advisor	1
Career Guidance Counsellor (School)	3
Caretaker	3
Carpenter	4
Carpet Cleaner	D
Carpet Fitter	D
Cartoonist	2
Cashier Clerical	1
Cashier Retail	2
Caterer	2
Catering staff	2
Ceiling Fixer	D
Chartered Accountant	1
Chartered Surveyor	1
Chauffeur	3
Checkout Operator	2
Chef	2
Chemical Engineer (no manual work)	1
Chemist - Pharmacist	1
Chemist Retail Assistant	2
Chief Executive Officer(CEO)	1
Chief Financial Officer(CFO)	1
Chief Operations Officer(COO)	1
Child Care Officer	2
Child Care Worker	2
Childminder – Fulltime	2
Chimney Sweep	D
Chiropodist	2
Chiropractor	2
Civil Engineer	1
Civil Servant Admin	1
Cinema Cashier	2
Claims Adjuster/Assessor	1
Classroom Assistant	2
Cleaner	D
Clerical Officer	1
Clinical Nurse Specialist	3
Clinical Psychologist	1
Clinical Support Worker	2
Clothing Designer	2
Co Director – Office Based	1
Co Director – Other Further details required	2
Coastguard	D
Cobbler	3
Coffee Shop Owner	2
College Principal	1
Commercial Pilot	D
Commodity Broker/Trader	2
Community Worker	3
Company Director - Office based (no manual work)	1
Company Director - Other (Details Required)	2
Company Secretary - Office based	1
Complementary Health Practitioner	2
Compliance Specialist	1
Compositor	3
Computer Analyst	1
Computer Consultant	1
Computer Programmer/ Developer/Anaylst	1
Computer Systems Analyst	1
Confectioner	3
Conservation Consultant	1
Conservation Consultant	1
Construction Project Manager	2
Construction Site Engineer (no manual work)	2
Consultant - IT / Business	1
Consultant Physician	1
Consultant Surgeon	1
Consultant Tax	1
Cook	2
Copywriter	1
Coroner	1
Counsellor	2
Counsel Legal	1
Courier - Bicycle	D
Courier - Travel	2
Courier Motorbike	D
Courier Van only	D
Crane Driver	D
Crane Erector	D
Creche Manager/Attendant	2
Creche Owner	1
Credit Controller	1

OCCUPATION	CLASS	OCCUPATION	CLASS
Customer Services Manager Office based	1	Driver Hackney Cab	D
Customer Services Manager Retail	2	Driver JCB	D
Customs and Excise Officer	2	Driver Mini Cab	D
D		Driver PSV	D
Dairy Farmer	D	Driver Taxi Cab	D
Dart Driver	D	Driver Tractor	D
Data Analyst/Processor/Manager	1	Driving Examiner	3
Debt Collector	D	Driving Instructor	3
Deck foreperson	D	Dry Cleaner	3
Deckhand	D	Dry Rot Specialist	4
Delivery Van Driver	D	**E**	
Demolition Worker	D	Ecologist	2
Dental Equipment Engineer	3	Economist	1
Dental Hygienist	2	Editor Books/News/Newspaper	1
Dental Nurse	2	Education Assistant	2
Dental Surgeon	2	Education Inspector	2
Dentist	2	Education Officer	2
Departmental Store Employee	2	Electrical Contractor	3
Departmental Store Manager	2	Electrical Engineer	3
Deputy School Principal	3	Electrician Automobiles	3
Dermatologist	1	Electrician Domestic	3
Design Copyist	1	Electrician Industrial	4
Design Drafter	1	Electronic Engineer	3
Design Engineer (no manual work)	1	Electronic Technician	3
Design Interior	1	Engineer Electronics	3
Dietician	1	Engineer Geotechnical	3
Digger Driver	D	Engineer Plumbing and Heating	4
Director of Nursing	1	Engineer Structural (no manual work)	1
Director-Admin only	1	Engineering Consultant	1
Distiller	3	Engineering Technician	3
Distilling Admin	1	Engraver	2
Distilling Sales	2	Entertainments Consultant/Manager	2
District Nurse	3	Environmental Technician	2
Diver Commercial	D	Equine Physiotherapist	2
Diving Instructor	D	Estate Agent	1
Doctor Medical	1	Events Manager	2
Dog Groomer	3	Excavator	D
Dog Trainer	3	Exhibition Organiser	2
Domestic Appliance Engineer	3	**F**	
Domestic Electrician	3	Fabricator	D
Double Glazing - Sales	2	Factory Manager	2
Double Glazing Installer	4	Factory Supervisor	2
Drainage Engineer	3	Factory Worker	D
Draper	2	Farm Labourer	D
Draughtsperson	1	Farm Manager	D
Dress Designer	1	Farmer	D
Dress Maker	2	Farrier	D
Driver Bus	D	Fashion Buyer	1
Driver Coach	D	Fashion Designer	1
Driver Dumper Truck	D	Fast Food Employee/Manager	2
Driver Earthmover	D	Fencing Contractors	4

OCCUPATION	CLASS
Film Developer	2
Film Director	2
Film Editor	2
Film Producer	2
Financial Advisor	1
Financial Consultant	1
Financial Controller	1
Financial Director	1
Fire Officer	D
Fire Safety Officer	2
Firefighter	D
Fish Farmer	3
Fish Monger	2
Fisher	D
Fitness Instructor	D
Fitter Aircraft	4
Fitter Construction	4
Fitter/Welder	D
Flight Attendant	D
Floor layers	4
Florist	2
Food Safety Officer	2
Forklift Driver	D
Freight Clerk/Manager	1
French Polisher	3
Fruit Growers	D
Fund Manager	1
Funeral Director - Admin only	1
Furniture Designer	2
Furniture Removal	D
Furrier	2
G	
Galvaniser	D
Game Keeper	D
Garage Manager (no manual work)	2
Garage Mechanic	4
Garda	D
Gardener	4
Gas Fitter /Maintenance Worker/Mechanic	4
Gas Pipe Layer	D
General Labourer	D
General Manager	1
General Mechanic	4
General Operative	D
General Practitioner	1
Geologist	1
Geophysicist	2
Glass Blower	4
Glass Engraver	3

OCCUPATION	CLASS
Glazier	4
Goldsmith	3
Golf Professional	D
Graphic Designer	1
Grave Digger	D
Green Keeper	3
Greengrocer	2
Guesthouse Manager	2
Gymnasium Manager	2
Gynaecologist	1
H	
Hairdresser	3
Hairdresser Manager	3
Harbour Master	D
Harbour Police	D
Hardware Engineer	1
Haulage Contractor	D
Haulier	D
Health and Safety Consultant	1
Health Care Assistant	D
Health Inspector	2
Health Visitor	3
Healthcare Consultant	2
Heating Engineer	4
Heavy Goods Vehicle Driver	D
Helicopter Pilot	D
HGV Driver	D
Hoist Driver	D
Homeopath	3
Horse Dealer	3
Horse Riding Instructor (No riding)	D
Horse Riding Professional	D
Horse Trainer	D
Horticulturist	3
Hospital Administrator	1
Hospital Midwife	3
Hospital Orderly	D
Hospital Porter	D
Hotel Manager	2
Hotel Porter	D
Hotel Receptionist	2
Hotelier	2
Househusband	D
Housekeeper	D
Housewife	D
Human Resources Manager/Administrator	1
Hydraulic Engineer	3
Hygienist	2
I	
Independent Financial Advisor	1

OCCUPATION	CLASS	OCCUPATION	CLASS
Industrial Electrician	4	Lighting Crew Television	3
Industrial Relations Officer	1	Lighting Manager Entertainment	D
Industrial Safety Officer	2	Liquidator	1
Inspector Education	2	Literary Agent	1
Insulator	4	Lithographer	3
Insulator Construction	4	Local Government Officer	1
Insurance Assessor	1	Locksmith	3
Insurance Broker/Advisor/Agent	1	Logistics Manager	1
Insurance Claims Adjuster	1	Lorry Driver	D
Insurance Surveyor	1	Loss Adjustor/Assessor	1
Insurance Underwriter	1	Luas Driver	D
Interior Decorator	4	Lumberjack	D
Interior Designer	1	**M**	
Interpreter	1	Machine Operator	D
IT Administrator	1	Machinist (Sewing)	D
IT Engineer/Consultant	1	Maid	D
IT Manager	1	Maid Hotel	D
IT Programmer/Software Developer	1	Mail Sorter	D
J		Maintenance Engineer	4
Janitor	D	Management Consultant	1
Jeweller Retail	2	Manager Retail	2
Jockey	D	Managing Director - Office Based No Manual	1
Joiner	4	Manicurist	2
Journalist	2	Marine Biologist	2
Judge	1	Marine Engineer	3
K		Marine Pilot	D
Keep Fit Instructor	D	Market Gardener	3
Kennel Employee/Manager	D	Market Researcher	1
Kitchen Designer	1	Market Stallholder	D
Kitchen Fitter	4	Marketing Consultant	1
Kitchen Porter	D	Marketing Director	1
L		Marketing Executive/Manager	1
Laboratory Assistant	2	Marriage Guidance Counsellor	1
Laboratory Technician	2	Masseur	2
Labourer All	D	Mechanic	4
Land Agent	1	Mechanical Engineer	3
Land Surveyor	1	Medical Consultant	1
Landscape Architect	2	Medical Doctor	1
Landscape Gardener	4	Medical Secretary	1
Laundry Worker/Manager	3	Merchandiser	2
Lawyer	1	Merchant Navy - Officers/Crew	D
Leather Worker	3	Metal Fabricator	D
Lecturer	1	Meteorologist	1
Legal Advisor/Assistant/Executive	1	Microbiologist	1
Legal Secretary	1	Midwife	3
Leisure Club Manager	2	Milk Deliverer	D
Letting Agent	1	Milling Operatives	D
Librarian	1	Miner	D
Lifeguard	D	Mineralogist	2
Lift Engineer	4	Minicab Driver	D
Lift Operator	D	Mining and Quarrying Operative	D

OCCUPATION	CLASS	OCCUPATION	CLASS
Mining Engineer/Inspector	3	Pensions Administrator	1
Mobile Shop Keeper	D	Periodontist	2
Montessori Teacher	2	Personal Assistant	1
Mortgage Broker	1	Personal Trainer	D
Mortuary Attendant	3	Personnel Officer	1
Motor Car Dealer	2	Pest Controller	3
Motor Cycle Courier	D	Petshop Employee	2
Motor Mechanic	4	Pharmaceutical Technician	2
Museum Attendant/Guide	2	Pharmacist	1
Music Composer	D	Phlebotomist	1
Music Teacher	3	Photographer	2
Musical Director	2	Photographic Technician	2
Musical Instruments Maker/Repairer/Tuner	3	Photo Editor	2
Musician	D	Physicist	1
N		Physiotherapist/Physical Therapist	2
Nanny (Full time)	2	Piano Technician	3
Natural Scientist	2	Picture Framer	3
Neuro Surgeon	1	Picture Restorer	3
Neurologist	1	Pilot	D
Newsagent	2	Pipe Lagger	D
Newsreader TV/Radio	2	Pipe Layer	D
Nurse	3	Plant Hire Driver	D
Nursery Manager Horticulture	2	Plant Hire Operator	D
Nursery Worker Horticulture	4	Plasterer	4
O		Plant Hire Driver	D
Obstetrician	1	Plant Hire Operator	D
Occupational Therapist	2	Plasterer	4
Off Licence employee	2	Plastic Surgeon	1
Office Manager	1	Plumber	4
Operations Director - Administration	1	Podiatrist	2
Operations Manager	1	Police	D
Ophthamologist	1	Polisher - French	3
Optical Technician	2	Polisher - Metal	4
Optician	1	Porter	D
Optometrist	1	Postperson	2
Orthodontist	2	Post Office Clerk	2
Osteopath	2	Postal Sorter	D
Overhead Line Worker	D	Poultry Worker	3
P		Practice Nurse	3
PA	1	Precision Engineer	3
Paediatrician	1	Presenter Radio & TV	2
Paint Sprayer	4	Press Officer	1
Painter Decorator	4	Primary Teacher	3
Panel Beater	3	Principal	3
Parts Salesperson	2	Printer manual activities	4
Pastry Chef	2	Printer no manual activities	1
Pathologist	1	Prison Governor	D
Paving Contractor	4	Prison Officer	D
Payroll Administrator	1	Private Detective	D
Pebble Dasher	4	Probation Officer	2
Pedicurist	2	Process Engineer	4

OCCUPATION	CLASS
Procurement Manager Construction	2
Product Manager	1
Production Manager	3
Production Operator	D
Professional Sports Person All	D
Professor	1
Programmer Analyst	1
Project Engineer	1
Project Leader Officer Based	1
Property Manager	2
Psychiatrist	1
Psychoanalyst	1
Psychologist	1
Psychotherapist	1
Public Health Nurse	3
Public Heath Inspector	2
Public House Manager no bar work	2
Public Relations Manager Office based	1
Publican	4
Publicist	1
Publicity Manager Office based	1
Public Health Nurse	3
Public Heath Inspector	2
Public House Manager no bar work	2
Public Relations Manager Office based	1
Publican	4
Publicist	1
Publicity Manager Office based	1
Publisher	1
Purchasing Director	1
Purchasing Manager	1
Purchasing Officer	1
Q	
Quality Controller Engineer (no manual work)	1
Quantity Surveyor	1
Quarry Manager (Admin/Supervisory)	2
Quarry Worker	D
R	
Racehorse Trainer	D
Radio Controller Taxi	D
Radio/TV engineers No aerial erection	3
Radio/TV Presenter Studio	2
Radiographer - Medical	1
Radiologist Medical	1
Radiotherapist	2
Railway worker including inspector maintenance	D
Receptionist	1
Recording Engineer No manual	2
Recruitment Consultant	1
Reflexologist	2
Refrigeration engineer	3

OCCUPATION	CLASS
Refuse Collector	D
Regional Manager/Sales	1
Relationship Guidance Counsellor	1
Removal Contractor Furniture	D
Rent Collector	D
Reporter	2
Research & Development Engineer	1
Residential Care Worker	4
Resource Officer	1
Restaurateur	2
Retail Manager	2
Retail Worker	2
Revenue Official	1
Riding Instructor (horse)	D
Rigger	D
Risk Manager	1
Road Sweepers	D
Road Workers	D
Roofer	D
Roustabout	D
S	
Saddler	3
Safety Officer	1
Sail Maker	3
Sales Assistant	2
Sales Consultant	2
Sales Director	1
Sales Executive	1
Sales Manager office based	1
Sales Rep	2
Sawmills Worker	D
Scaffolder	D
School Inspector	2
School Principal - Deputy	3
School Principal - No Teaching	3
School Teacher	3
Scientist	1
Scrap dealer	D
Scrapmetal Merchants	D
Screen printer	2
Scriptwriter	D
Sculptor	D
Sailor	D
Seamstress	3
Secretary	1
Security Guard	D
Security Manager	D
Security Officer	D
Senior Counsel	1
Senior Local Government Officer	2
Service Personnel Armed Forces	D

OCCUPATION	CLASS	OCCUPATION	CLASS
Set Designer	1	Stevedore	D
Sewage Workers	D	Stock Controller	2
Sewing Machinist	3	Stock Exchange Market Trader	2
Sheep Shearer	D	Stockbroker	1
Sheet Metal Worker	D	Stonemason	4
Shepherd	D	Store Clerk	D
Shipping Clerk	1	Store Detective	D
Shoe Repairer	3	Store Keeper	2
Shop Assistant	2	Store Manager	2
Shop Fitter	4	Stores Manager (no manual work)	2
Shop Keeper	2	Street Trader	D
Signal Operator	2	Structural Engineer (no manual work)	1
Sign erector	D	Student	D
Sign writer no heights	3	Stunt Performer	D
Silk Screen Printer	3	Sunroof Fitter	3
Silversmith	3	Supermarket Manager	2
Singer	D	Supervisor (no manual work)	2
Site Agent	2	Surgeon	1
Site Manager (manual work)	4	Surveyor and Valuer	1
Site Manager (no manual work)	2	Swimming Coach	D
Skiing Instructor	D	Swimming Pool Attendant	D
Skip Hire	D	Systems Analyst	1
Skipper Fishing Vessel	D	Systems Designer Computer	1
Slater	D	Systems Engineer (no manual work)	1
Slaughterer	4	Systems Programmer	1
Social Worker	4	**T**	
Sociologist	1	Tailor	2
Software Engineer	1	Takeaway Owner	2
Soldier	D	Tarmac Layer	D
Solicitor	1	Tattooist	D
Solicitors Assistant	1	Tax Consultant	1
Solicitors Clerk	1	Tax Inspector	1
Songwriter	D	Tax Officer	1
Sound Engineer (no manual activity)	2	Taxi driver	D
Sound Mixer	2	Taxidermist	2
Sound Recordist	2	Teacher General Academic Subjects	3
Sound Technician	2	Teaching Assistants	3
Special Forces	D	Telecommunications Engineer No Heights	3
Special Needs Teacher/Assistant	3	Telecommunications Officer office based	1
Speech Therapist	2	Telephone Engineer/Installer/Operator	3
Sports Agent	2	Telesales Personnel	2
Sports Coach (professional)	D	Television and Radio Dealer	2
Spray Painter	D	Television Director/Camera person	2
Staff Nurse	3	Television Editor	1
Stagehand/Scene Shifter	D	Television Engineer	3
Station Manager	2	Television Newsreader	2
Steel Erector	D	Television Producer	2
Steel Fabricator	D	Tennis Coach	D
Steel Worker	D	Thatcher	D
Steeplejack	D	Theatre Manager/Producer/Agent	2
Stenographer	1	Theme Park Worker	D

OCCUPATION	CLASS
Therapist	2
Ticket Collector Railways	D
Ticket Inspector Railways	D
Tile Maker	D
Tiler (Bathroom)	3
Tiler (Roof)	D
Toll Collector	D
Tool Designer	1
Tool Distributor	2
Tool Hire Employee	2
Toolmaker	3
Tour Guide	2
Tour Operator Office only	1
Tower Crane Operator	D
Town Planner	1
Town Planning Inspector	2
Toxicologist	1
Track Examiner	D
Track Layer	D
Track Welder	D
Tractor Driver	D
Trade Union Official	2
Traffic Warden	3
Train Driver	D
Trainer Guide dogs	3
Training Consultant	1
Translator	1
Transport Manager	1
Travel Agent Office Only	1
Travel Courier	2
Travelling Salesperson	2
Treasurer	1
Tree Feller	D
Tree Surgeon	D
Tug Crew	D
Tunnel Worker	D
Turner - Wood	4
Turner Metal	D
TV Engineer (no heights)	3
TV Producer	2
TV/Radio Presenter	2
Typographer	2
Tyre fitter	4
U	
Underwriter Office Based	1
University Professor/Lecturer	1
Upholsterer	3
V	
Valet Cars	D
Validation Engineer (no manual work)	2
Valuer Officer Based	1
Van Delivery Driver	D
Van Driver	D
Van Salesperson (Selling from Van)	D
Vehicle Body Repairer	4
Vehicle breakdown recovery	4
Vehicle Mechanic	4
Venetian Blind Installer	3
Venture Capitalist	1
Veterinary Nurse	2
Veterinary Surgeon	2
W	
Waiter/Waitress	2
Wall Tiler	3
Warehouse Manager (no manual work)	2
Warehouse Operative	D
Warehouse Supervisor	3
Washing Machine Engineer	3
Watchmaker/Repairer	3
Water Meter Installer	4
Water Treatment Consultant	2
Web Designer	1
Welder	D
Welfare Officer	3
Wholesale Buyer	2
Wigmaker	D
Winch Driver	D
Wind Farm Engineer	4
Window Cleaner	D
Window Dresser	2
Window Fitter/Installer	4
Windscreen Replacement (Mobile)	3
Wine & Spirits Merchant	2
Woodworking Machinist	D
X	
X Ray Technician	2
Y	
Youth Community Officer	2
Z	
Zookeeper	3
Zoologist	1
Y	
Youth Community Officer	2
Z	
Zookeeper	3
Zoologist	1

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Web: www.fspo.ie
Full details of the remit of the Financial Services and Pensions Ombudsman can be obtained directly from their office.

Get in touch

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