

AVIVA - NOTHING WILL HAPPEN TO ME, RIGHT?

Jackie's blog is brought to you from Aviva.



Protecting our family financially against illness and death is probably the last thing we all think about. We don't want to contemplate the idea that anything could ever happen to us. We say that we're busy, we've too many expenses, we're fit and healthy, or we can't really spare the extra money, thinking that nothing will happen to me... right?

I used to say that, too. When I started working in the Aviva claims team, I was dealing with different cases, supporting people who something had happened to. That's where I started seeing the impact that illness and death could have on families – and the positive effect that having the right protection in place could have during such difficult times.

In June, we shared our 2019 individual protection claims report, which showed how we've been there and supported our customers over the past year.

2018 claims at a glance

In 2018, Aviva paid over £957m to more than 26,000 customers. Cancer continued to be the most claimed condition, accounting for 41.5% of life insurance, and 58.4% of critical illness claims.

The average age of an adult claiming for on a critical illness policy was 50 for men and 47 for women. One of those people was Linda, who despite being fit and healthy, was diagnosed with bowel cancer after she felt a pain in her side. Not only was her claim accepted, but the service she received from our claims team made her feel like a real person, rather than just a number, at a difficult time.

“At the end of the day, you don't know whether the cancer's going to come back or not. If you've got that relief in knowing that your mortgage is paid for, and you're not going to get turfed out of your house – it's a wonderful feeling!” Linda said.

Children's benefit

Last year we saw an 31.4% increase in children's benefit claims. We paid 264 claims, the highest figure we've seen so far. 48% of these were Critical Illness claims for cancer.

One of those claims was made by Leanne and Lee, whose three-year-old son Seth was diagnosed with Wilms' tumour, a cancer of the kidneys. Cancer was the top condition for children's critical illness claims last year with haematological cancers accounting for the majority of cases. Kidney cancers like Seth's were in the top five cancer conditions we saw.

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Fortunately, both Leanne and Lee's Aviva critical illness protection policies included children's benefit. It meant they could focus on their sons' recovery while he underwent seven months of chemotherapy treatment instead of rushing back to work.

Support at any age

As little as we like to admit it, illness and death can hit families at any time. In fact, almost 51% of all our critical illness claims were made by customers under 50.

Last year we saw an increase in claims for Multiple Sclerosis, paying more than 200 claims. This lifelong disease is commonly diagnosed in people in their 20s and 30s and it's about 2 to 3 times more common in women than men. Think about the age at which this condition is diagnosed – wouldn't you agree it's around this time in our lives that we start thinking about getting on the property ladder or starting a family? Regardless of age or gender, having the right cover in place can help us all when the worst happens

You're more than a number

We paid out 96.5% of the individual protection claims we received in 2018. But it's not just about the statistics – we care about settling claims quickly and easily. That's why we now process some of our life insurance claims over the phone, reducing the time it takes to settle a claim from around 27 days down to just two or three.

We all need protection

We all hope to lead a long and healthy life. And there are things we can all do to help make that happen. But not everything is within our control. In fact, the only thing we really can control is whether our families are protected.

"When we took out our policies, we thought that if the unthinkable ever did happen, having cover would mean we had one less thing to think about. Having gone through what we did, we are so happy we had cover in place. It meant we could focus on Seth when he needed us most," Leanne said.

Advisers and we, as providers, are in a unique position to help more people get that protection. Because we all think that nothing will happen to us – until it does.

To find out more, go to www.aviva-for-advisers.co.uk/protection-claims

For further information please contact the Sales Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,
LifeQuote Team
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