

Fracture Cover Changes

We are making changes to our Fracture Cover which is an optional bolt-on benefit which can be attached to **Life Insurance+**, **Critical Illness+** and **Income Protection+**. These changes will go live Sunday November 17th 2024. Policies with a new business quote with a rate date of 17th November 2024 onwards will get these new terms, pipeline cases are unaffected.

11 of the 18 bone fractures covered under the product will see increased payouts (these are highlighted in green below), with seven fractures now eligible for the highest payout amount of £6,000. This development means that the value of payouts is increasing by an average of 38%.

Body Part	Current Benefit	New Benefit
Skull (Open Fracture)	£6,000	£6,000
Skull Closed Fracture	£4,000	£6,000
Cheekbone	£1,500	£2,000
Jaw	£3,000	£3,000
Collarbone	£1,500	£2,000
Shoulder Blade	£2,000	£2,000
Sternum	£2,000	£2,000
Arm	£3,500	£4,000
Ribs	£1,500	£2,000
Vertebra	£2,500	£4,000
Wrist	£2,000	£4,000
Hand	£1,500	£2,000
Pelvis	£2,500	£6,000
Upper Leg	£6,000	£6,000
Knee	£6,000	£6,000
Lower Leg	£4,000	£6,000
Ankle	£2,500	£6,000
Foot	£2,000	£2,000

This increase makes sure your clients get some of the financial support they need to recover without added financial stress.

Supporting those who need it most

Fracture cover is particularly vital for people in manual or driver-based jobs. For these customers, a broken bone is not just an inconvenience – it can significantly impact their ability to work and earn a living. Of the 10 most common jobs of claimants, seven are in these fields. They include:

- builders
- delivery drivers
- factory workers
- warehouse workers.

These professions often involve more physical labour, making recovery from fractures more challenging and worrying when it comes to finances. Aviva's enhanced Fracture Cover aims to lessen some of the worry by providing more comprehensive financial support. Marketing material will have a focus on these occupations as this is where we see a high volume of claims.