For intermediaries only

Protection online services – frequently asked questions (FAQs)

Here, you'll find our commonly asked questions.

If your question isn't answered here, please speak to your usual Aegon sales representative or call our Customer Service Centre on 03456 00 14 02.

General questions

How do I access protection product literature?

You can access all of our protection product literature in the **Support** section of our website at aegon.co.uk/support

You can also find our documents in our Protection document library.

There's a link to the **Support** section of our website in the **Important documents** box that appears on the left-hand side of the **Your illustration** and **Your results** screens in our online service.

Can I use your online service to apply for protection for a client who isn't a UK resident?

No – both the policyholder and insured person(s) must be resident in the UK with a UK address.

Can I apply for Personal Protection and Business Protection in the same online application?

No – you need to submit separate online applications for your client's personal and business protection needs.

You can apply for Personal Protection and Whole of Life benefits together in a single online application and/or Business Protection and Relevant Life benefits together in a single online application. However, you can't apply for Business Protection benefits and Personal Protection benefits together.

Why do you need my client's email address?

We need to collect a valid email address for all online applications. We'll only use this to help speed up the processing of your client's application. We won't use this for marketing purposes.

When can I get a client-specific key features illustration for my client?

You can download a client-specific key features illustration using the link on the **Your illustration** or **Your results** page. An illustration document will only be available on the **Your results** page if we've been able to give a standard or non-standard underwriting decision. You should download and save this document **before** you submit your application – you can't go back to this screen to print it later.

How long is my client's illustration valid for?

We don't guarantee illustrations, therefore the price is only valid the day you receive it.

However, if you complete the application process and we provide an accept decision on the **Your results** screen, we'll guarantee the price we illustrate here for 30 days. We'll show on the screen when this price will expire.

If you complete the application process and we provide a refer to underwriting decision on the **Your results** screen, the price illustrated isn't guaranteed and is only valid on the day you receive it.

Can I amend my client's date of birth after I've received an illustration?

Yes – click on your client's name on the left-hand progress menu on the **Your illustration** screen. This will take you back to the first screen where you enter your client's basic details.

Can I change the benefit amount I've applied for after I've received an illustration?

Yes – you can change the benefit amount, benefit term, cover basis, who the benefit covers and add/delete any optional extras such as waiver of premium or total permanent disability benefit. Watch our short How to amend an illustration video to find out how to do this.

What’s the application reference number and what do I need this for?

The application reference number is only used within our online service to identify an in-progress application in your dashboard.

Once you submit your application, you’ll be given a policy number(s). It’s important that you take a note of this as you’ll need this if you need to contact us about your application after you’ve submitted it or want to track it using our online tracking service.

Why do I have more than one policy number?

If you apply for multiple benefits in a single online application, our online service helps you by splitting these into the number of policies required. It’s important that you keep a record of all of the policy numbers we provide, so that you can track these later. The policy number(s) will start L01.

We show the policy number(s) on the **Your results** screen. You can also view the policy number(s) of submitted applications by clicking on the application from your dashboard. This will take you to the **Your details** screen, where the policy number(s) are also shown.

You’ll need the policy number(s) if you phone us about your application.

If I receive a ‘decline’ or ‘postpone’ decision online, can your underwriters review this for me?

The online decision to decline or postpone is final. Our underwriters can’t overturn any decline or postpone decision given by our online service.

If I apply for more than one benefit in a single online application, will my clients receive a discount?

Yes – your clients could benefit from our multi-benefit discount and/or multi-policy discount.

If we create more than one policy for your client from a single online application, your clients will receive our **multi-policy discount** of £1.20 for each policy. So if we create three policies, your clients will receive a discount of £3.60 (3 x £1.20).

If there’s more than one benefit in a policy, your clients will receive our **multi-benefit discount** of £2.40 for each additional benefit. So, if they have two benefits in a single policy, they’ll receive a discount of £2.40 (1 x £2.40).

Depending on what you apply for in a single online application, your clients could receive both our multi-benefit and multi-policy discounts.

Why can't I select indemnity commission?

When you first begin an illustration, a pop-up box appears asking you to confirm your agency number. The question directly underneath this asks:

Is this protection application to cover you, an appointed representative, an employee, a relative or a relative of an employee?

In most instances, the answer to this will be **No**.

If you answer **Yes**, we won't offer the option for indemnity commission. You should only answer **Yes** if you're applying for cover for yourself, a family member, an employee or one of their family members.

If you've answered this incorrectly, you can update your answer by clicking the **Change agency** button on the **Your illustration** and **Your results** screens.

Can I download a record of my submitted online application?

Yes – you can download an **Online application record** from the **Review** screen once you've submitted your application. To do this, from your dashboard, click on your submitted application, and the option to download this is in the top right-hand corner.

Business Protection/Relevant Life questions

On your Business Protection menu, do you offer a choice of deferred periods for waiver of premium?

Yes – you can choose from a 13-week, 26-week or 52-week deferred period for waiver of premium.

If you apply for key person income protection or executive income protection, any waiver of premium benefit in the same policy will have the same deferred period as the income protection benefit.

Waiver of premium isn't available for Relevant Life.

Can I choose different start dates for the different policies I submit in a single online application?

Yes – we'll ask you for a start date for each policy within your online application.

Why can't I apply for your immediate cover facility online?

We only show this option if your client may be eligible for this. If they are, you can apply for this when you provide a policy start date.

Personal Protection/Whole of Life questions

Can I choose different start dates for the different policies I submit in a single online application?

No – all policies that you apply for in a single online application need to start on the same date. If you'd prefer them to start on different dates, you'll need to submit separate online applications for each policy.

Can I set up different direct debits for the different policies that I've applied for in a single online application?

No – we only collect direct debit details once in the application journey, and use this for all policies in the application. If you'd prefer these to be paid from different bank accounts, you'll need to submit separate applications for each policy.

What are my options for progressing an application if cover for one insured person is declined?

If you apply for Personal Protection and/or Whole of Life protection for two separate insured persons in a single online application, and we decline cover for one of the insured persons, the options available will depend on what you've applied for.

If we've declined cover that you've applied for on a single-life basis, you can remove this from your online application and progress with the application for cover for the other insured person.

If we've declined cover that you've applied for on a joint-life basis and you decide to continue with cover for the other insured person, you'll need to start a new illustration to apply for cover on a single-life basis for the insured person that we could accept/consider for cover.