



Waiting Periods Explained

What is a Waiting Period? The period of time during which you cannot claim.

Your consumer rights

You have the right to change your health insurance plan, or insurer, without penalty. To read more about your rights visit the independent Health Insurance Authority website at www.hia.ie

Think it's too much hassle to switch provider?

It's actually hassle free! You can sign up online or over the phone via your Broker and get covered straight away. You can also set up a monthly direct debit online or by phone.

All you need to do is cancel your old cover – send an email to your previous insurer noting what date you are cancelling your policy from (and cancel your old bank direct debit if necessary!)

Do I need to re-serve waiting periods if I'm switching to Aviva from a different provider?

Once you have served your initial waiting periods with your previous insurer you do not have to re-serve them with us, so you will be covered as you would have been before for all of the benefits that you had on your previous plans.

I am mid-term in my cover with another provider – can I switch to Aviva now?

Yes, you can switch your health insurance policy at any time with no new exclusions or waiting periods as long as you are not upgrading your benefits.

I have a health claim currently being processed with another provider – can I switch to a new policy with Aviva now?

Yes of course, if you switch to us today, we will cover any claims incurred from today onwards so long as you have served your waiting periods. For any claims, with your current insurer, you will need to contact them directly.

What happens if I'm switching to Aviva and upgrading my level of cover?

You will need to wait 2 years to access your enhanced benefits for a medical condition which you have at the time of upgrading (5 years if you're over 65). However, this won't apply to the benefits that you were covered for on your previous plan.

What waiting periods do I serve if I haven't had health insurance for a while?

If you have had a break in your health insurance cover of less than 13 weeks, then you should join straight away as you won't be subject to any new initial waiting periods. If your break in cover has been more than 13 weeks, then you do need to re-serve waiting periods.

The waiting periods that you must re-serve will depend on your age on joining a health insurance plan with Aviva. Have a look at the table below to find out which waiting periods apply to you.

How do waiting periods affect me if I have never had health insurance?

It's never too late to start! You may have to serve initial and pre-existing waiting periods, so why not start now. The waiting periods that you will have to serve will depend on your age on joining a health insurance plan with Aviva. Have a look at the table below to find out which waiting periods apply to you.

Your age on joining Aviva	Accident or Injury	New conditions	Pre-existing Conditions	Maternity	Day-to-day benefits
<55 years	Immediately	26 weeks	5 years	1 year	Immediately
55-59 years	Immediately	52 weeks	7 years	1 year	1 year
60-64 years	Immediately	52 weeks	10 years	1 year	1 year
65+	Immediately	104 weeks	10 years	1 year	2 years

Out-patient waiting periods only apply to health screens, G.P, dentist and physiotherapist visits. In the case of maternity benefits, you will have to wait one year to access enhanced benefits. There is a waiting period of 42 weeks for post-natal home help and cord blood stem cell preservation.

For more information, please contact Brian or Aisling at Dooley Insurance Group on 045 940492 or visit the FAQ section on www.avivahealth.ie