

Taking on the cost of living with confidence

Challenges can often bring out the best in us, as we apply our knowledge and problem-solving skills to new situations. During the pandemic, it was inspiring to see so many businesses proving themselves to be extremely agile and resilient in adapting to new ways of working.

The current economic landscape is no different, with cost of living increases, supply chain disruption, inflation and energy prices serving up fresh challenges for you and your clients alike.



Supporting your clients

In the recent Aviva Risk Insights Report, **63% of businesses said that they are worried about the recent rise in cost of living and 29% of businesses said it would have a serious impact on their business.**

You can expect clients to rely on you more and more for help with navigating such a rocky landscape. It's your opportunity to lead the way, combining your expertise and experience with our risk insight and dedicated support to make a real difference. Here are some of the ways we can help you help your clients.

Flexible cover and payment of claims

We can offer your clients the ability to **adjust policy limits and cover requirements mid-term** to reflect shifts in their exposure and business operations. If your client is struggling to pay their premiums, it's vital to talk to us right away.

We can provide **flexible payment terms** for customers in financial distress and who pay by Direct Debit, as well as offering **instalment facilities** for customers who pay annually.

We issue **claims payments** as quickly as possible, taking into consideration individual circumstances. We can also provide **interim payments for large-loss claims** where required.

Access to expert risk management assistance

Our **Risk Management website** and **Loss Prevention library** offer a wealth of risk control and best practice guidance to support businesses with topics including business continuity, supply chain management, rebuilding periods and valuations, security, reducing cyber attacks, managing change, and health and wellbeing.

Your clients also have access to a wide range of expert third-party organisations in our **Specialist Partner network**, experienced professionals who can support businesses with a range of services at preferential rates to Aviva customers, including **business resilience, employee training, valuation services and security assessments**.

Added-value business support

All Aviva commercial customers have access to the **Aviva BusinessLaw portal at no additional cost**. Featuring a suite of content, tools and templates, it gives small businesses access to the kind of legal expertise and guidance they're likely to need day-to-day. They also have access to a legal advice helpline available 24/7, all year round.

Employees of Aviva commercial customers have access to a **confidential counselling helpline** to help deal with personal issues such as bereavement, divorce and workplace bullying.

Information on how to access these services is available for commercial customers in their policy wording.

Find out more

For payment queries, you or your client should talk to our team on **0800 068 5438**, available Monday to Friday, 9am-5pm. Or for information on any other matters, please speak to your usual Aviva underwriter or sales contact.

**It takes you. It takes a partnership.
It takes Aviva.**