

Your Aviva Property Owners Insurance - Renewal Schedule

Produced on 19/02/2019

This document forms part of Your policy and replaces Your previous Statement of Fact & Schedule documents, it should be read together with Your policy wording

This document records the information notified to Aviva and facts assumed about You, Your Business and Your Business partners and directors. This information has been taken into account when calculating the premium, terms and conditions upon which Your policy is based.

You must check all the information in this document and contact Your Insurance Adviser immediately if any details are incorrect or incomplete. You must also tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance. Failure to comply with the above may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).

Policy number	96RPI1022642	Insured	Priory Gate SSAS
Your cover starts on	01/04/2019	Expiry Date	31/03/2020
Annual premium due	£ 776.34		
Includes Insurance Premium Tax at the appropriate rate			

Insurance Adviser:	Jelf Insurance Brokers Ltd
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Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0845 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

Risk Solutions Helpline 0845 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline – 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website – www.cutredtape.co.uk

This is Aviva's free website offering many tools and resources to help You manage Your business effectively. You'll get access to

- over 700 legal and business guides across HR, sales and marketing, finance, technology, law and risk management
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- discounts on Legal Services
- email alerts on changes in law, legislation and regulation.

To register, please visit www.cutredtape.co.uk and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.

Document Information

This is the link to your 'Notice to Policyholder' document

<http://broker.aviva.co.uk/integrated/PropertyOwners/CPP/NTP/BCOPO14716102018/>

This is the link to your 'Policy Wording' document

<http://broker.aviva.co.uk/integrated/PropertyOwners/PolicyWording/BCOPO14489102018/>

This is the link to your 'Policy Enhancements' document

<http://broker.aviva.co.uk/integrated/Jelf/PropertyOwners/CoverEnhancement/BCOPO14607092018/>

This is the link to your 'Policy Summary' document

<http://broker.aviva.co.uk/integrated/PropertyOwners/PolicySummary/BCOPO14596092018/>

Cover Summary

Detailed below is a summary of the sums insured selected & the limits applying to each cover section; further details of the information you have provided, the cover included, Your obligations and the additional covers and limitations to the cover are included within the following pages & in your policy wording.

	Buildings Declared Value	Buildings Sum Insured	Landlords Contents	Contents in Common Areas	Loss of Rent
42-44 West Street, LU6 1TA	£806,990	£1,008,738	£25,815	Not Selected	£90,000

Cover applying to all insured Properties

Property Owners Liability	£5,000,000
Property Owners Legal Protection	£100,000



Summary of Your Obligations

For full information on the action you must take please refer to the Cover Sections in this document

Obligation Applies to

All sections

Property Damage

Business Interruption – Loss of Rent

Property Owners Legal Protection

Obligations Applying

Reasonable Precaution and Maintenance of Property and
Claims Procedure

Unoccupied Premises

Claims Procedure and
Specified Disease, Food Poisoning, Vermin, Pests and Defective Sanitation, Murder or Suicide

Property Protection and
Residential Tenant Default

Your Business Details

Business Name	Priory Gate SSAS	Your Business	Property Owner
Your Contact Address	3 The Pastures, Garrett Close, Dunstable, LU6 3EG	Year Business Established	2010

Information about Your business

- You are domiciled within the United Kingdom, Isle of Man or the Channel Islands
- All premises insured or to be insured are located within the United Kingdom, Isle of Man or the Channel Islands
- Your Business complies with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the equivalent legislation in Scotland and Northern Ireland
- In the last ten years Your Business has not been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution
- Neither You nor any of Your directors or partners involved with Your Business have, whether in relation to Your Business or otherwise:
 - ever had a business insurance proposal declined, renewal refused, insurance cancelled or special terms applied
 - ever been convicted of or charged with (but not yet tried for) or given an Official Police Caution in respect of any criminal offence (other than a motoring offence) which is not spent under the Rehabilitation of Offenders Act
 - in the last ten years been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been disqualified from being a company director
 - in the last ten years been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree.

Claims History

You or Your directors or partners involved with Your Business have, whether in relation to Your Business or any other business;

not in the last 3 years made any claim under an insurance policy or had any loss or incident which could have resulted in a claim under any then existing insurance policy or in respect of the cover(s) now provided.



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

For detail of any other alterations we have made to Your policy cover and/or any further Customer Obligations which must be complied with, please refer to the General Endorsements section.

Applicable to all Sections

Reasonable Precaution and Maintenance of Property

You must take reasonable precautions to prevent

- (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
- (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

Claims Procedure

- You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.
- You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson, Malicious Damage, and within 7 days for Riot or Civil Commotion.
- You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from third parties.
- You must not;
 - admit or deny fault for
 - accept responsibility for
 - make any payments in respect of
 - negotiate or settleany claim without our prior written consent.
- You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.
- You must allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information and assistance We require.

Cover Sections

Property Damage

Property 1	42-44 West Street, Dunstable, Bedfordshire, United Kingdom, LU6 1TA		
Property Type	Office	Occupant Trade	Office Services, Gymnasium, Community Centre
42-44 West Street, LU6 1TA			
<ul style="list-style-type: none">is constructed of brick, stone or concrete and roofed with slate, tile, concrete, metal or asbestos with no more than 25% of other materials.was built between 1980 - 1999is and will be maintained in a good state of repair.has not suffered from nor is showing any signs of damage by subsidence, landslip or ground heave and is not situated over made up ground, or underground workings of any sort, or sited near a cliffis occupied for the sole purpose of Your Business and otherwise only as a private dwelling.is not unused, unfurnished or unoccupiedor individual Units within the building are/is not or will not be sub-let.is heated by Radiators - Hot Waterhas not had the electrical wiring checked in the last 5 years			

Insured Item	Declared Value	Day 1 Inflation	Sum Insured
Buildings including Glass	£806,990	25%	£1,008,738
Landlords Contents			£25,815
	Insured Events	Accidental Damage	Subsidence
Basis of Cover	✓	✓	✓
Index Linking	Applies to Contents Sums Insured Only		
Section Excesses	Buildings & Contents		Subsidence
	£250		£1,000

The sums insured for this premises are shown above. In the event of a claim the most We will pay will be the Sum Insured uplifted by 20%.
Where the Declared Value is less than the cost of reinstatement of the Property Insured the most We will pay is 108% of the Declared Value uplifted by 20%

Endorsements

The following list of Endorsements detail any cover alterations We have made to Your Policy which apply specifically to this Premises.
These changes can include, but are not limited to, changes in Excess, restriction of cover, alteration of cover, **and/or any further Customer Obligations which must be complied with to ensure Your cover remains in force.** Please read these carefully to ensure You understand Your cover and take the appropriate action where required.

Failure to take required action on a Customer Obligation can invalidate Your cover.

Electrical Circuits

In relation to any claim caused by or resulting from fire and/or explosion in respect of Damage to the Property Insured for which You have a responsibility and the tenant/lessee is not solely responsible under contract then You must ensure all electrical circuits at The Premises must be tested at least every five years by a qualified electrician and any defects found rectified immediately

Any Endorsement(s) are subject otherwise to the terms and exceptions of the Policy.



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

Unoccupied Premises

You must

- (1) carry out internal and external inspections of Your Premises at least every seven days and as soon as possible, repair or arrange to be repaired, any defects found
- (2) remove all waste, **unfixed** combustible materials and gas bottles, either within or outside the buildings, from Your Premises
- (3) securely lock **and close** all external doors and windows, and secure and seal all letter boxes and openings. However, where only a portion of a building is untenanted, this only applies to the untenanted portion of a building.
- (4) turn off all services (power, fuel and water) at the mains except where required to maintain Intruder Alarm, CCTV, fire detection system or sprinkler installation
- (5) tell us immediately if any building at Your Premises becomes Unoccupied

Where Your Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.

Property Damage Cover Extensions - Your Cover includes

Cover	Description	Limit	Limit Applies to:
Changing Locks	Changing locks at Your Premises following theft or attempted theft involving threat of violence	£50,000	Any One Claim
Metered Services	Charges you are liable for following Damage where accidental discharge of utilities occurs		
Damage to Grounds	Repairing landscaped gardens & grounds damaged by the emergency services		
Finding Leaks	The cost of locating a water or fuel leak, including costs to repair any Damage caused when locating the leak		
Fire & Security Equipment	The cost to refill, reset or replace your fire & security protection equipment following Damage to Your Premises		
Moveable Property	Damage to Your Property in yards, car parks and other open areas at Your Premises		Total per period of insurance
Temporary Removal	Damage to your contents whilst away from Your Premises for cleaning, renovation or similar purposes	10% of Contents Sum Insured	Any one claim at any one location
		90 days	Maximum number of days removed
Money	Current coins, bank and currency notes in transit or in a bank night safe	£2,000	Any one claim
	Current coins, bank and currency notes in Your home or the home of any Employee, partner or director	£500	
	Crossed cheques, crossed postal orders, money orders, crossed bankers drafts	£250,000	
	Theft Damage to personal effects	£250	
Assault	Compensation for You or your employees injured in the following a theft or attempted theft in the course of the business	Varying limits please refer to your policy wording	Maximum payable
Loss of Rent or Alternative Accommodation	Provides cover for Loss of Rent or the cost of Alternative Accommodation for you or your tenant if your residential property cannot be lived in following damage. Not a Business Interruption cover	20% of the Buildings Sums Insured	Any one claim
Unauthorised Use of Metered Services	Charges you are liable for following Damage where unauthorised use of utilities occurs	£5,000	Any one claim
Tenants' Debris Removal	The cost of removing your tenants' debris following Damage to Your Premises		
Fly Tipping	The cost of removing property illegally left in and around Your Premises		Total per period of insurance
Insect Nest Removal	Charges you are liable for following Damage where unauthorised use of utilities occurs	£500	Any one claim
Tree Felling & Lopping	The cost of removing your tenants debris following Damage to Your Premises		
Capital Additions	Damage to newly built or acquired Buildings, fixtures and fittings	£1,000,000	Any one claim at any one location
	Alterations to an insured Building	£250,000	
	Unoccupied Premises		

Business Interruption - Loss of Rent

Property Address	Maximum Indemnity Period	Rental Income
42-44 West Street, LU6 1TA	36 months	£90,000

The declared sum insured for Loss of Rent is stated above. In the event of a claim, the most We will pay will be 133 1/3% of the sum insured

Section Excess £0



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

Claims Procedures

You must take reasonable action to minimise any interruption of, or interference with, Your Business, or to prevent or reduce the loss.

At Your expense, You must provide Us with:

(1) a written claim and any details of other insurances which cover the Damage or resulting loss. This has to be provided within the 30 days following the end of the Indemnity Period, or any further time We may allow.

(2) books, records and documents We require to assess Your claim.

If You fail to comply with this condition, any payments on account We have already made will have to be repaid by You.

Specified Disease, Food Poisoning, Vermin, Pests and Defective Sanitation, Murder or Suicide

At Your Premises You must ensure compliance at all times with the Health and Safety Commissions Approved Code of Practice, "The Prevention and Control of Legionellosis (including Legionnaires Disease)" Ref ISBN-0-7176-1772- 6 or any supplementary, replacement or amending Code of Practice.

Business Interruption Cover Extensions - Your Cover Includes

Loss of Rent as a consequence of:

Action by Police Government or Other Competent Authority	(total per period of insurance)	Lower of £100,000 or 10% of Sum Insured
Additional Gross Rentals	(any one Premises)	£100,000
Loss of Attraction	(any one claim)	£50,000
Prevention of Access	(any one claim)	£50,000
Public Utilities	(any one claim)	£50,000
Specified Disease, Food Poisoning, Vermin, Pests and Defective Sanitation Murder or Suicide	(any one claim) (Indemnity Period)	£50,000 3 months

Terrorism

Cover Not Selected

Employers' Liability

Cover Not Selected

Property Owners Liability

Cover Limit £5,000,000

Third Party Property Damage Excess: £250

Cover Extensions – Your Cover includes

Liability as a consequence of:

Data Protection	(total per Period of Insurance)	£1,000,000
Financial Loss	(total per Period of Insurance)	£500,000

Court Attendance

Up to £250 per day for Court Attendance by any Employee.

Up to £500 per day for Court Attendance by any director or partner.

Property Owners Legal Protection

Your Business

- has not in the last 3 years taken over, been taken over by, or merged with any other business
- does not propose to take over any other business and there are no redundancies envisaged in the next 12 months.
- does not have any ongoing legal disputes with employees, or any other contractual disputes.
- Your residential premises or residential portions of Your premises are let under an assured tenancy, an assured shorthold tenancy or a short assured tenancy or You
 - are a resident landlord or
 - let the property to a limited company or partnership for residential purposes only or
 - are letting the property within Northern Ireland, the Isle of Man or the Channel Islands.

Cover

Insured Item	Cover Limit	Insured Item	Cover Limit
1 Property Protection	£100,000	11 Legal Defence Disciplinary Hearings	£100,000
2 Residential Repossession	£100,000	12 Contract Disputes	£100,000
3 Residential Tenant Default	£25,000	13 Debt Recovery	£100,000
4 Commercial Lease Cover	£100,000	14 Tax Protection	£100,000
5 Legal Defence Criminal Prosecution	£100,000	15 Employment Disputes	£100,000
6 Legal Defence Data Protection	£100,000	16 Employment Compensation Awards	£1,000,000
7 Legal Defence Wrongful Arrest	£100,000	17 Service Occupancy	£100,000
8 Legal Defence Employee Civil	£100,000	18 Bodily Injury	£100,000
9 Legal Defence Statutory Notice	£100,000	19 Statutory Licence Protection	£100,000
10 Legal Defence Jury Service	£100,000		



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

Property Protection

You must

- prepare prior to the grant of the tenancy, a detailed inventory allowing space for comments to be made as to the condition of the items in the inventory on check in and comments to be made later on check out of Your Premises
- conduct regular inspections of Your Premises (by reference to such inventory) at intervals of not less than every six months
- as soon as possible after a tenant has checked out or has otherwise vacated Your Premises, prepare a detailed Schedule of Dilapidations

The Premises subject to the dispute must be insured by this insurance policy

Residential Tenant Default

You must

- not allow an adult tenant into possession other than on the basis of an already completed written tenancy agreement duly signed by all parties
- ensure that all relevant and necessary statutory pre-grant notices are served in the correct form on the tenant prior to the grant of the tenancy
- prior to the grant of any tenancy, make all relevant and necessary searches to reveal County Court Judgements in the last five years against the proposed tenant by name
- not allow a tenant into possession with an unsatisfied County Court Judgement or Sherriff Court Decree or if they are an undischarged bankrupt
- not let The Premises as student accommodation
- prior to the grant of any tenancy obtain a minimum of three satisfactory references including one from the tenant's employer (unless retired), a financial reference (e.g. a bank), and one other referee. If any doubts as to the integrity or financial standing of the tenant are expressed in any reference or there is a lack of response to any enquiry, You should not proceed with letting. On the making of any claim You should be in a position to forward not only copies of the notices to Us but also copies of the letters requesting the same. You should not allow the tenant into occupation until the first month's rent and the dilapidations deposit payment have been cleared in Your or the managing agent's bank account (or alternatively cash has been received.)
- ensure that all statutory requirements are complied with regarding the issue and service of notices of intention to take proceedings
- ensure that all statutory and/or pre-proceeding notices are served personally with the person serving the notice if possible retaining a copy of the notice duly signed and dated by way of receipt by the recipient(s) of the notice
- keep clear, up to date records
- ensure that where a tenant makes payment of arrears of rent that such payment is only received on the express understanding that it is being taken on account of the longest outstanding sum of arrears that are then due and that it is received without prejudice to any termination notice and/or to any proceedings. Where the tenant is a limited company, You must seek advice from Our 24 hour legal helpline, before any arrears are accepted
- ensure that any claim is submitted to Us within 90 days of the rent falling into arrears
- reply promptly to any request by us or the Appointed Representative for information and if requested by any of these parties to send the originals of any document
- send a letter threatening legal action within 45 days of rent falling into arrears

Important Information

Material Circumstances

IMPORTANT - This policy is a legal contract

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representations as to a: (a) matter of fact is substantially correct; and (b) matter of exception or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, eg changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

Your Cancellation Rights

There are no statutory cancellation rights under this policy.

Making a Claim

Should you need to make a claim under this policy, please call 0800 015 1498.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Our Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as: Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH and our firm's reference number is 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

Business Introduction

If an intermediary has arranged your business with us and you need to discuss any issues regarding their service, you should contact them.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise

- (1) The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
 - (2) In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
 - (3) Should neither of the above be applicable, the law of England and Wales will apply.
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Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by contacting your insurance adviser or usual Aviva point of contact.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Data Protection - Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include your intermediary who is responsible for the sale and distribution of the product and any applicable reinsurers.

Personal information we collect and how we use it

We will use your personal information:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business: we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes marketing, customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you

are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Searches

To ensure we have the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, we may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. We or our agents may:

- undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s). Similar checks may be made when assessing claims,
- carry out a quotation search from a credit reference agency (CRA) which will appear on your credit report and be visible to other credit providers. It will be clear that this is a quotation search rather than a credit application.

Where you agree to pay monthly under an Aviva credit agreement, the status of your quotation search from our credit reference agency (CRA) will be updated to reflect your credit application and this will be visible to other credit providers. CRA’s may keep a record of this search.

In order to assess your application we will supply your personal information to our CRA and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRA’s on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRA’s will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identity of our CRA and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated Decision Making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes, using the information we have collected.

How We Share Your Personal Information With Others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or +44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at www.aviva.co.uk/privacypolicy

How Long We Keep Your Personal Information For

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your Rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” details below.

Contacting Us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time;

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre,
Westerhill Business Park, 123 Westerhill Road,
Bishopbriggs, Glasgow, G64 2QR,
Telephone: 0345 300 0597
Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
 - Check details of job applicants and employees.
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Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.