# Your Aviva home insurance Important information

**Need to make a claim?**
**Tell us as soon as you can.**
Go to **aviva.co.uk/make-a-claim** or call us on **0345 030 7360**.

Our dedicated claims advisers are here to help you 24 hours a day, every day of the year.

# Important Information (please read and keep)

## Accurate information

You must always take reasonable care to give full and correct answers to the questions we ask. If you don't give us full and correct information, we may:

- change your premium, excess or cover
- refuse to pay all or part of a claim or cancel your cover

Please also see 'Important Notice - Information and changes we need to know about' in your policy booklet.

## Our Administration Fees

We reserve the right to charge administration fees under certain circumstances as shown below:

| Scenarios | Will I pay an admin fee? |
|---|---|
| We, or you, cancel the policy within the 14 day cooling off period | No |
| We, or you, cancel the policy after the 14 day cooling off period has ended | £30* |
| You make a change to your policy | No |

*Plus Insurance Premium Tax if applicable.

There is no fee for opting in or out of automatic renewal regardless of how you contact us.

For further information on the cancellation charges and cancellation details please refer to 'Your cancellation rights' in this document and the 'General Conditions' section in your policy booklet.

## Data Protection Privacy Notice

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller). Aviva UK Digital Limited act as an additional data controller for the sale and distribution of the product.

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at **aviva.co.uk/privacypolicy** or requesting a copy by writing to us at: The Data

Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: **contactus@aviva.com** or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at **dataprt@aviva.com**

### How your data is used and shared by Insurers and Databases in relation to household insurance

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes, i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
  - consider whether to accept the relevant risk;
  - make decisions about the provision and administration of insurance and related services for you and members of your household;

  - validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time, including upon application for insurance, in the event of an incident or a claim, or at a time of a mid-term adjustment or renewal).
- Management information purposes, i.e. to analyse insurance and other markets for the purposes of:
  - portfolio assessment;
  - risk assessment;
  - performance reporting;
  - management reporting.
- Anti-fraud purposes i.e. to detect and prevent fraudulent claims and/or activities by:
  - sharing information about you with other organisations and public bodies including the police;
  - tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
  - undertaking fraud searches. Insurers pass information to the Claims Underwriting and Exchange Register administered by Motor Insurers' Bureau (MIB). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.
- Compliance with legal obligations and responsibilities, including:
  - Claims management – In the event of a claim we may need to disclose information with any other party involved in that claim, e.g. third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims history;
  - Complaints management - If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your Personal Information, to the relevant ombudsman.

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.

## 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.

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.

## 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.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

## Your cancellation rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or when you receive your policy or renewal documents, whichever is the later.

a. If you cancel before the cover start date you will receive a refund of any premium you have paid.

b. If cover has started you will receive a refund as set out in (a), less a proportionate deduction for the time we have provided cover.

See the General Conditions in your policy booklet for full details of the cancellation conditions.

To cancel please visit **aviva.co.uk/myaviva**

## Renewing your insurance

We will contact you in writing at least 21 days before your renewal date and will either:

(a) give you an opportunity to renew your insurance for a further year; or

(b) let you know that we are unable to renew your insurance.

If we don't offer renewal we will tell you why, for example:

- the product is no longer available;
- we reasonably suspect fraud;
- your claims history is poor;
- we have changed our eligibility criteria;
- you no longer meet our eligibility criteria; or
- you have not taken reasonable care to provide complete and accurate answers to the questions we ask.

If we offer renewal we will tell you:

- about any changes we are making to your policy terms and conditions;
- to check this insurance continues to meet your needs;
- to check that the information we have is still correct; and
- next year's price.

If you wish to make any changes at renewal, please visit **aviva.co.uk/myaviva**

You can cancel your policy at any time. Please see the General Conditions in your policy booklet.

## Ensuring you have continuous cover

If you are thinking of cancelling or not renewing with us, make sure you can get the alternative cover you need before your policy ends.

## Making a claim

Should you need to make a claim under this policy, please contact us using the contact details shown below:

To report a claim online go to **aviva.co.uk/make-a-claim**

Alternatively, you can call us on 0345 030 7360 or +44 1603 603771 from overseas.

In all cases, please quote your policy number.

## Automatic renewal of your policy

Where we offer you renewal terms and you have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will be collected by your chosen payment method. You can stop your policy from automatically renewing free of charge at any time online at MyAviva.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority;
- we no longer offer you the continuous payment method if, for example, you have a poor payment or credit history;
- you have opted out of Automatic Renewal.

If any of the above happens we will tell you in your renewal letter and ask you to contact us to make payment before we can renew your policy.

## Complaints Procedure

### What to do if you are unhappy?

If you have a complaint please visit **http://www.online.aviva.co.uk/not-happy**

### What will happen if you complain?

### If your complaint is not resolved quickly:

- Your complaint will be acknowledged promptly.
- A dedicated complaint expert will be assigned to review your complaint.
- A thorough and impartial investigation will be carried out.
- You will be kept updated of the progress.

- Everything will be done to resolve things as quickly as possible.
- A written response will be sent to you within eight weeks of receiving your complaint, this will inform you of the results of the investigation or explain why this isn't possible.

Where your concerns are unable to be resolved or have not been resolved within eight weeks, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at **financial-ombudsman.org.uk**, where you will find further information.

## Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See **fscs.org.uk** for more details.

## Choice of law

The law of England and Wales will apply to this contract unless: at the date of the contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply; or you and we agree otherwise.

## Use of language

All communications relating to this contract will be in English.

## Aviva Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference no 202153. Our registered address is Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting **fca.org.uk**.

## Concerned about flooding?

Visit **aviva.co.uk/flood** for help and information.

## Telephone call recording and charges

Calls to 0800 numbers from UK landlines and mobiles are free. The costs of calls to 03 prefixed numbers are charged at national call rates (charges may vary depending 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.

## Need this in a different format?

Please get in touch if you'd prefer a document in large font, braille or as audio.

### How to contact us:

Visit **help.online.aviva.co.uk/contact-form** and select Accessibility Needs.

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**aviva.co.uk**

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