



Aviva Insurance Limited Household Goods & Personal Effects

Aviva Insurance Limited hereby agrees on consideration of the payment to Aviva Insurance Limited by or on behalf of the Insured of the premium specified in the Schedule to insure against loss, damage, liability or expense in the manner hereinafter provided. This insurance is subject to English jurisdiction.

In witness whereof this policy has been signed on behalf of Aviva Insurance Limited on the date stated in the Schedule.

Authorised signatory

Andy Briggs

Chief Executive Officer, UK Insurance

Details of Proposer

Please answer questions in BLOCK CAPITALS

YOUR NAME & CURRENT ADDRESS			
VOYAGE TO BE INSURED	FROM:	TO:	
COVER LEVEL (TICK AS APPLICABLE) COVER ONE – PROFESSIONALLY PACKED ONLY	<input type="checkbox"/> One	(Insert Name of Professional Packer)	
COVER TWO – OWNER PACKED (IF OWNER PACKED, SEE SPECIFIC EXCLUSIONS ON PAGE 5)	<input type="checkbox"/> Two	(Insert Self if owner packed)	
NAME OF REMOVER OR FORWARDER			
IF YOU HAVE HAD A HOUSEHOLD GOODS & PERSONAL EFFECTS REMOVAL DURING THE LAST 5 YEARS, WAS THERE ANY LOSS OR DAMAGE (WHETHER COVERED BY INSURANCE OR NOT)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
WILL YOUR GOODS BE PLACED IN STORE FOR MORE THAN 30 DAYS BEFORE SHIPMENT?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
DO YOU REQUIRE MORE THAN 90 DAYS STORAGE, AFTER CUSTOMS CLEARANCE AT DESTINATION	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Inventory

Important Notes:

- To prevent under-insurance all Property should be insured for its full replacement value at DESTINATION. Failure to do so **will** result in claims being reduced proportionately.
- This inventory **will** form part of the Policy when issued. Tick one box only above to indicate whether Cover 1 or Cover 2 is required.
The proposal will not be accepted if both boxes are ticked.
- For details of cover, see summary overleaf.
- Specify and insert values of items pairs and/or sets equal to or exceeding £500 overleaf.

HOUSEHOLD GOODS	Insured Value (GBP)	PERSONAL EFFECTS	Insured Value (GBP)
The Insured Value for each Category below must include the Insured Value of each item, pair or set listed on Page 3. If you don't do this, the Category Insured Values will be inadequate, and claims will be reduced accordingly.		The Insured Value for each Category below must include the Insured Value of each item, pair or set listed on Page 3. If you don't do this, the Category Insured Values will be inadequate, and claims will be reduced accordingly.	
Lounge furniture, lighting, carpets, rugs, throws and curtains.		Clothing.	
Dining room furniture, lighting, carpets, rugs and curtains.		Footwear.	
Office furniture, lighting, carpets, rugs and curtains (but not computer equipment and the like).		Accessories, bags, luggage, briefcases and similar personal items.	
Other reception room (including hall and landing) furniture, lighting, carpets, rugs and curtains.		Toys, books and games (not computer games).	
Kitchen and Utility Room appliances and equipment, pots, pans, cutlery, storage jars/boxes and similar.		CD's, DVD's, video cassettes, vinyl records and computer games.	
Prints, paintings, framed photographs, statuary and other items of artwork in all rooms (omit antiques – see below).		Sports and leisure equipment.	
Mirrors, ornaments, chinaware, glassware, earthenware and crockery in all rooms.		Musical instruments.	
Audio/visual equipment in all rooms – TV's, sound systems, DVD/CD/video players, cameras, camcorders, game players and similar.		Other Personal Effects – please provide a description on a separate sheet.	
All Bedrooms: Beds, cots, furniture, lighting, carpets, rugs, curtains, bedding.			
Towels, linen and similar items.		PERSONAL EFFECTS TOTAL (GBP) (a)	
Computers – CPU's, monitors, printers, scanners, laptops, software packages etc.		HOUSEHOLD GOODS TOTAL (GBP) (b)	
Antiques (we will require professional valuations on any items, pairs or sets with an Insured Value of over £1,000). The Market Value at the time of completion of this Application.		ESTIMATED FREIGHT COSTS (GBP) (c)	
Domestic Tools. We will not cover tools exceeding £2,500 in total and/or £250 per item, pair and/or set.		(This is an optional cover, please refer to Basis of Claims Settlement for more information)	
Garden furniture and equipment and domestic garage items.		TOTAL INSURED VALUE GBP (a)+(b)+(c)	
Christmas decorations and loft items.			
Other Household Goods – please provide a description on a separate sheet.			

ITEMS, PAIRS &/OR SETS EQUAL TO OR EXCEEDING GBP500

Unless declared below, the maximum Insured Value for any item, pair and/or set will be GBP499. Whether or not you include anything in the list below, you must insert your name and the date at the bottom of this page or your Application cannot be accepted.

Description of Item, Pair and or Set	Inventory Category in which it/they is/are included (eg Lounge, Dining Room, etc)	The Insured Value included in your Application inventory for it/them (GBP)

You must take reasonable care to provide complete and accurate answers to the questions We ask. Please read any assumptions carefully and confirm if they apply to Your circumstances.

If any of the information You provide changes after You purchase Your policy and during the period of the policy please provide updated information to Your usual point of contact.

If the information provided by You is not complete and accurate:

- We may revise the premium and/or change any excess, or
- We may cancel Your policy and refuse to pay any claim, or
- We may not pay any claim in full, or
- the extent of cover may be affected.

We recommend You keep a record (including copies of letters) of all information provided to Us. A copy of the completed proposal form will be supplied on request within a period of three months after its completion.

Please read the conditions of cover and details concerning the excess below and sign the declaration.

Neither You or family members involved with the application have:

- ever had an insurance proposal declined, renewal refused, insurance cancelled or special terms applied.
- ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence.
- ever been declared bankrupt or insolvent or been disqualified from being a company director.
- ever been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree.

I declare that the statements and particulars given above are, to the best of my knowledge and belief, true and complete.

I agree to accept insurance subject to the conditions of cover shown overleaf, that any claim shall be settled in accordance therewith and that the insurance will not be in force until the proposal has been accepted by You and the premium paid.

Signature	Print Name	Date

TO BE COMPLETED BY US:

POLICY NUMBER

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This proposal becomes a Certificate of Insurance only when numbered and countersigned by Us or Our appointed agents.

This is to certify that We have insured the above goods for the declared transit in favour of the above proposer for the sum of (in words)

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For Aviva Insurance Limited

Company Agency Stamp

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Signature

Date

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CONDITIONS OF COVER

It is a condition that You will act with all reasonable despatch in all circumstances.

Cover 1 – Professionally Packed Only:

This insurance covers All Risks of loss of or damage to the insured goods in accordance with Institute Cargo Clauses (A) CL382 01/01/2009, War and Strikes Clauses (copies available on request) subject also to the exclusions below.

Or

Cover 2 – Owner Packed:

This insurance covers All Risks of loss of or damage to the insured goods in accordance with Institute Cargo Clauses (A) CL382 01/01/2009, War and Strikes Clauses (copies available on request) but **excluding** physical loss of or damage to fragile goods, including without limitation, china, glass, earthenware, curios and pictures unless such loss or damage is caused by fire, theft or as a result of the carrying conveyance being involved in an accident.

Basis of Claims Settlement

Value for Insurance based on Full cost of replacement at today's prices other than Antiques and Artwork which shall be based on cost of repair in the country of destination, or in the event of replacement, the market value of the item in its condition at the commencement of transit, which shall be determined by an independent valuer. **Optional cover** - In the case of total loss only, the cost of any freight charges paid (provided these have been specifically declared above) shall be recoverable from Us.

It is important that You insure for the full amount as the sums insured are the maximum payouts for any claim.

It is in Your interest to make sure that Your effects are insured for their full replacement value in the country of destination.

If You under insure Your goods 'average' will be applied - this means You will only recover the percentage of Your loss which the insured value bears to the actual value.

Subject to the full inventory being completed and submitted to Aviva Insurance Limited together with any other supporting documentation.

Excess:

This policy is subject to an excess of £100 each and every agreed claim.

Transit Clause:

Where You have employed the services of a professional removal company to pack Your Household Goods and Personal Effects, then cover under this insurance policy commences when the removal company employed by You starts to pack the Household Goods and Personal Effects for the purpose of the Insured Transit.

Where You have not employed the services of a professional removal company to pack Your Household Goods and Personal Effects, then cover under this insurance policy commences when Your Household Goods and Personal Effects are moved for the purpose of loading onto the carrying vehicle or into a shipping container for the commencement of the Insured Transit.

Cover continues during the ordinary course of transit (which shall include a period of storage up to a maximum of 30 days between the commencement of the Insured Transit and the time the goods arrive at the port or airport of embarkation) and terminates:

- (i) upon the expiry of 90 days storage after customs clearance prior to delivery to final destination; or
- (ii) upon the departure of the professional removal company at final destination;

whichever happens first.

This Transit Clause does not apply to War Risks.

Principal Exclusions applicable to Cover 1 and Cover 2 are:

Excluding;

1. Electrical or mechanical derangement absolutely unless the item is less than 5 years old at the date of commencement of the Insured Transit. Any such claim for damage caused by mechanical and/or electrical and/or electronic derangement must be reported to Us within 7 days upon the departure of the professional removal company at final destination. If You do not comply with this important condition then Your derangement claim will NOT be paid by Us.
2. Loss or damage or expense arising from wear and tear, moth, vermin, normal atmospheric or climatic conditions or inherent vice, ordinary leakage, loss in weight.
3. Loss or damage that is reasonably attributable to mould and mildew, unless the item has been professionally packed. This limitation shall not apply to claims arising from external water damage.
4. Bank notes, shares, bonds, deeds, securities and negotiable instruments, jewellery, watches, drugs, medicines, food and drink of every description.
5. Consequential loss, damage or expense of whatsoever description.
6. Trunks, suitcases or similar items unless they are packed in an outer container.
7. Stamp collections, coin collections and similar exceeding £500 any one collection unless specified under "other goods" in the inventory.
8. Antiques unless specified in the inventory (we will require professional valuations on any items, pairs or sets with an Insured Value of over £1,000).
9. Any article being worn or used by You or any other person during the insured transit.
10. Loss or damage or expense caused by delay.
11. Loss or damage or expense caused by confiscation or detention by Customs or other Officials or Authorities.
12. Loss or damage or expense arising from wilful misconduct of the Insured.

The following clauses shall also apply and shall override anything to the contrary contained in the aforementioned Institute Clauses.

Antique Clause: Our liability is restricted to the reasonable cost of repair and no claim is to attach hereto for depreciation consequent thereon.

Average Clause: This Policy is subject to the Condition of Average, that is to say, if the property covered by this insurance shall at the time of any loss be of greater value than the sum insured herein, the Assured shall only be entitled to receive hereunder such proportion of the said loss as the sum insured by this Policy bears to the total value of the said property.

Pair & Set Clause: In the event of loss and/or damage to any article or articles forming part of a pair or set Our liability shall be limited to the value of such parts which may be lost or damaged, without any reference to any special value which such article or articles may have as part of such pair or set; nor shall it exceed the proportionate part of the insured value of such pair or set.

Radioactive Contamination Chemical Biological, Bio-chemical, Electromagnetic Weapons Exclusion Clause:

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel,
 - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof,
 - 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter,
 - 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes,
 - 1.5 any chemical, biological, bio-chemical or electromagnetic weapon.

Institute Replacement Clause CL.372 – 01/12/2008

In the event of loss of or damage to any part(s) of an insured machine or other manufactured item consisting of more than one part caused by a peril covered by this insurance, the sum recoverable shall not exceed the cost of replacement or repair of such part(s) plus labour for (re)fitting and carriage costs. Duty incurred in the provision of replacement or repaired part(s) shall also be recoverable provided that the full duty payable on the insured machine or manufactured item is included in the amount insured.

The total liability of Insurers shall in no event exceed the amount insured of the machine or manufactured item.

Sanction Limitation and Exclusion Clause JC2010/014

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Termination of Transit Clause (Terrorism) – JC2009/056 - 01/0112009

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. Notwithstanding any provision to the contrary contained in the contract of Insurance or the Clauses referred to therein, it is agreed that in so far as this policy covers loss of or damage to the subject-matter insured caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or any person acting from a political, ideological or religious motive,

such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event, **SHALL TERMINATE:**

either

- 1.1 as per the transit clauses contained within the policy

or

- 1.2 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance
- 1.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or
- 1.4 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit,

or

- 1.5 in respect of marine transits, on the expiry of 60 days after completion of discharge over side of the subject matter insured from the overseas vessel at the final port of discharge
- 1.6 in respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge,

whichever shall occur first.

2. If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

Right of cancellation

If You are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for You in either a private capacity only or both a private and business capacity, You have a statutory right to cancel Your policy during a period of 14 days either from the day of purchase of the contract or the day on which You receive Your policy documentation, whichever is the later.

If You wish to do so and the insurance cover has not yet commenced, You will be entitled to a full refund of the premium paid. Alternatively, if You wish to do so and if the insurance cover has already commenced, You will be entitled to a refund of the premium paid, subject to a deduction for the time for which You have been covered. This will be calculated on a pro-rata basis for the period You have received cover.

To exercise Your right to cancel, please contact Your insurance adviser at the address shown on Your policy schedule.

If You do not exercise Your right to cancel Your policy, it will continue in force and You will be required to pay the premium.

CLAIMS PROCEDURE

At the time of delivery of Your Household Goods and Personal Effects, You must:

1. count the number of boxes and compare Your total against the professional removal company's ("Remover") Packing List and carry out a visual check to identify any outward signs of damage before signing for the goods;
2. note any discrepancies on the Delivery Note or the Packing List. If there is no opportunity to inspect the goods, that must be noted on the document;
3. contact the Remover straight away if there are any boxes or items missing and ask them to arrange a search of their premises.

These steps must be followed if Your claim is to be accepted by Us.

After delivery of Your Household Goods and Personal Effects, You must:

1. unpack and test all electrical equipment that qualifies for mechanical, electrical or electronic derangement cover and provide details of any damage to Us within 7 days of delivery.
2. open all boxes and check all items within 7 days of delivery and notify Us of any claim and provide a list of all lost or damaged items within 30 days of delivery.
3. email the Remover and hold them responsible for any loss or damage and send a copy of such written claim to Us within 7 days of delivery.

Please ensure that the policy number is quoted on all notifications to and correspondence with Us.

Claims Contact

You must report all claims to Us immediately by telephone or email :

PCL CLAIMS LIMITED	Telephone – +44 161 772 0755
Bank House Studios	Facsimile – +44 161 773 1821
Warwick Street	Email – info@pclclaims.co.uk
Prestwich	
Manchester	
M25 3HN	

Claims Settlement

Provided the Insured Values are correct, valid claims will be settled at Our discretion by:-

- Reimbursing against receipts, the reasonable cost of repair for those items which can be economically repaired, and/or
- paying a cash allowance in respect of damaged items retained unrepaired by You;

but where a repair cannot be effected economically or in the event of Actual Total Loss; by

- replacing the lost or damaged items, and/or
- reimbursing, against receipts, the reasonable cost of replacement.

If the total amount of the claim is significant, We will settle directly with third party suppliers/repairers or We will make a partial payment on account to You, with the balance settled on presentation of receipts or receipted invoices.

Once Your Claim is agreed

Our preference in the interests of security and speed is to pay via bank transfer which will usually be processed within 7 days of Your claim being agreed.

Stamp Duty

This Certificate may require to be stamped within a fixed time after its arrival in an overseas territory. Holders therefore are strongly advised to take all steps necessary to comply with any such requirement of the Local Revenue Authorities.

IMPORTANT

Please examine this policy, and if it does not meet with Your requirements, kindly return it at once to the office of issue.

COMPLAINTS PROCEDURE

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all Our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain?

- We will acknowledge Your complaint promptly
- We aim to resolve complaints as quickly as possible

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update within 10 working days of receipt and give You an expected date of response.

What to do if You are unhappy

If You are unhappy with any aspect of the handling of Your insurance We would encourage You, in the first instance, to seek resolution by contacting Your insurance adviser or usual Aviva point of contact.

If Your complaint is regarding a claim You can write to: Marine Claims Manager, Aviva Insurance, 4th Floor, The Observatory, Chapel Walks, Manchester, M2 1HL, or telephone 0161 931 8076, whichever suits You and ask Your contact to review the problem.

If Your complaint is regarding anything else We would encourage You, in the first instance, to seek resolution by contacting Your insurance adviser or usual Aviva point of contact, whichever suits You and ask Your contact to review the problem.

If You are unhappy with the outcome of Your complaint You may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:
08000234567 (calls from UK land lines and mobiles are free) or 03001239123

Or simply log onto their website at www.financial-ombudsman.org.uk

Whilst We are bound by the decision of the Financial Ombudsman Service You are not. Following the complaints procedure does not affect Your right to take legal action.

IMPORTANT INFORMATION

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.

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 are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- 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 and handle any claims,
- to support legitimate interests that we have as a business. We need this to:
 - manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
 - help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers,
- 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.

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. You might find it helpful to show them this privacy notice.**

The personal information we collect and use will include name, address and date of birth and financial information. 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. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to at the time. 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 this information is withdrawn we will not be able to continue to process the information you gave us for this/these purposes(s). This would not affect our use of the information where consent is not required.

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 use 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 Reference Agency 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 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.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.transunion.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 a quote for this product, 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 and insurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims and under such cover 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.

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, including profiling and marketing, 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 5, Pitheavlis, Perth PH2 ONH.

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@AVIVACOM

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 theft, wet damage or non-delivery) 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.

Choice of Law

In the absence of any written agreement to the contrary this contract and any Arbitration shall be subject to and governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the English courts.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

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.

Customers with Disabilities

This policy and other associated documentation is also available in large print, audio and Braille. If You require any of these formats, please contact Your usual insurance adviser.

Policy Availability

If, at any stage You would like to receive a new copy of Your policy booklet, please contact either your regular Aviva Insurance point of contact or Your insurance adviser, at the address shown on Your policy schedule.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations, depending on the type of insurance and the circumstances of Your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk



Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority