

# Aviva Private Clients Home Insurance

## Home 50 Important Information



### Important Notice – Information we need to know about

When we ask you any questions or ask for information, you must take care to provide accurate and complete information. This is because in deciding to accept this policy, and in setting the terms including the premium, we have relied upon the information which you have provided to us.

#### What if you give incorrect information?

##### If you were careless

If we establish that you carelessly provided us with untrue or misleading information, we will have the following rights:

1. If we would not have provided you with cover, we can treat this policy as if it never existed, refuse to pay any claims and return the premium you have paid.
2. If we would have provided you with cover on different terms, we can treat this policy as if it had been entered into on different terms from those agreed.
3. We can reduce the amount we pay on any claim in the proportion that the premium you have paid bears to the premium we would have charged you, if we would have charged you more.

We will notify you in writing if any of these options apply. It is possible that 2 and 3 may both apply.

Where either applies, we will give you notice that we will treat this policy and any future claim in accordance with 2 and/or 3, in which case you may then give us notice that you are terminating this policy.

##### If you were deliberate or reckless

If we establish that you deliberately or recklessly provided us with untrue or misleading information we will have the right to:

- treat this policy as if it never existed; and
- decline all claims; and
- keep the premium.

#### Fraud

If you, or anyone acting for you, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device:

1. we will not be liable to pay the claim; and
2. we may recover from you any sums paid by us to you in respect of the claim; and
3. we may by notice to you treat this policy as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under 3 above:

- we shall not be liable to you in respect of a relevant event which happens after the time of the fraudulent act.
- A relevant event is whatever gives rise to our liability under this policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- we need not return any of the premium paid.

# Data Protection – Privacy Notice

## Your Personal Information

The company (or companies) that provide your insurance cover will be the data controller(s) responsible for your Personal Information.

Aviva collects 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 types 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 provided by your broker, information already held about you within the Aviva group and 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 for the Home and contents, Liability, Collections, Annual travel and Personal emergency aspects of your policy, but you can get more information by viewing our full privacy policy at <https://www.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.

For information about how other companies process your Personal Information for the Legal solutions, Home breakdown and emergency and Cyber aspects of your policy, see your policy wording.

If you are providing Personal Information about another person you should show them this notice.

## How we use your Personal Information

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 our full privacy policies.

Your Personal Information may be shared within our corporate group(s) and with third parties (including our suppliers, such as those that provide claims services, and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK or European Economic Area but will always ensure appropriate safeguards are in place when doing so.

## How your Personal Information is used and shared by insurers and databases

The Personal Information 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. To examine the potential risk in relation to your (and/or a third party's) prospective policy to:
  - 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 accident or a claim, or at a time of a mid-term adjustment or renewal).
- Management Information purposes. To analyse insurance and other markets for the purposes of:
  - Portfolio assessment;
  - Risk assessment;
  - Performance reporting;
  - Management reporting.
- Anti-fraud purposes. To detect and prevent fraudulent claims and/or activities by:
  - Sharing Personal Information 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 fraud prevention agencies and databases including the Claims and Underwriting Exchange administered by the Motor Insurers' Bureau. 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 and conviction history;
  - **Complaints management** – If you make a complaint about the service we have provided, we may be obliged to forward details about your complaints, 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.

## Your rights

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 our full privacy policies or by contacting us.

## Contact us

If you have any questions about how your Personal Information is used or how to exercise your rights, please email [dataprt@aviva.com](mailto:dataprt@aviva.com) or write to The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR.

More details about your rights and how HSB Engineering Insurance Limited collect, use and disclose your personal information can be found in HSB's full Privacy Statement at: <https://www.munichre.com/HSBEIL/service/privacystatement> or you may request a copy by writing to: HSB Data Protection Manager, HSB Engineering Insurance Limited, Chancery Place, 50 Brown Street, Manchester M2 2JT. or by email at: [compliance@hsbeil.com](mailto:compliance@hsbeil.com)

More details about your rights and how ARAG plc, collect, use and disclose your personal information can be found at: <https://www.arag.co.uk>

or you may request a copy by writing to: Data Protection Officer, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN or by email at: [dataprotection@arag.co.uk](mailto:dataprotection@arag.co.uk).

## 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 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.

Additionally you can contact the Insurance Fraud Bureau (IFB) [www.insurancefraudbureau.org](http://www.insurancefraudbureau.org), a not for profit organisation funded by the insurance industry, specifically focussed on detecting and preventing organised and cross industry insurance fraud. The IFB also maintains a Cheatline, where anyone can call 0800 422 0421 in confidence and anonymously if necessary, to report insurance fraud.

## 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.

## If you have a complaint

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times. If you have any questions or concerns about this policy or the handling of a claim, please contact the insurance adviser who arranged this policy.

### **Home and contents, Liability, Collections, Annual travel and Personal emergency.**

If you wish to make a complaint in relation to your insurance policy, you can do so at any time by referring the matter to your insurance adviser or by contacting Aviva Insurance Limited at:

Complaints Manager  
Aviva Insurance Limited  
PO Box 78, Surrey Street, Norwich NR1 3EB  
Email: [ukgiceo@aviva.com](mailto:ukgiceo@aviva.com)

Telephone from within the United Kingdom:  
0800 092 7713 or, from outside the United Kingdom:  
Telephone: +44 (0) 1603 606653  
Hours of operation are 9am-5pm, Mondays to Fridays  
excluding bank holidays.

### **Legal solutions and home breakdown & emergency solutions.**

If you wish to make a complaint in relation to these sections, you can do so at any time by referring the matter to:

Customer Relations Department  
ARAG plc, 9 Whiteladies Road, Clifton,  
Bristol, BS8 1NN  
Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

Telephone: +44 (0) 117 917 1561

Hours of operation are 9am-5pm, Mondays to Fridays  
excluding bank holidays.

For our mutual protection and training purposes, calls may be recorded.

### **Cyber**

If you want to make a complaint in relation to the Cyber section, you should contact:

The Customer Relations Leader  
HSB Engineering Insurance Limited  
Chancery Place  
50 Brown Street  
Manchester  
M2 2JT

Telephone +44 (0) 330 100 3433

Email: [complaints@hsbeil.com](mailto:complaints@hsbeil.com)

Following the complaints procedure does not affect your right to take legal action.

## Our Regulatory Status

Risks situated within the UK are underwritten by 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 and our firm's reference number is 202153.

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651. Registered UK Branch Address: St Helen's, 1 Undershaft, London EC3P 3DQ. UK branch deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority.

**HSB Engineering Insurance Limited**, are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. HSB Engineering Insurance Limited, registered address, Chancery Place, 50 Brown Street, Manchester M2 2JT. Registered in England and Wales, number 02396114 and Ireland 906020.

**SCOR UK Company Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. SCOR UK Company Limited registered address, SCOR UK Company Limited, 10 Lime Street, London, EC3M 7AA. Registered in England and Wales, number 01334736.

**ARAG Plc** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. SCOR UK Company Limited registered address, Arag Plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN, Registered in England and Wales, number 452369.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

## Copy of document availability

If you would like to receive copies of your policy documents in paper, please contact your insurance adviser.

## 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.

## Concerned about flooding?

Visit [aviva.co.uk/flood](http://aviva.co.uk/flood) for help and information.

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