

# Distinct Home Quote Form

AVIVA	·
Broker:	Proposer full name:
Handler:	Date of Birth :
Agency Ref:	Occupation:
Distinct phone no: 0800 092 2048 Distinct fax no: 01603 827 527	Joint Proposer full name:
Distinct email: hnwteam6@aviva.co.uk	Date of Birth:
Cover start date:	Occupation:
Property to be insured	Is the main entrance door fitted Yes No
	with five-lever mortice deadlock
Postcode:	and all other external doors fitted with a lock approved to BS3621?
Have you lived in this property for 5 consecutive years?	Are all accessible windows fitted with key-operated locks?
If no, please confirm 5 year address history overleaf in further inform	nation Does the property have a fire alarm and linked to a receiving centre?
Bedrooms Year of build	Does the property have a NSI or
Property Type?	SSAIB approved alarm and is it maintained?
Is the property Listed? If so, what grade?	If so, what type? e.g. Audible only, CS, Redcare?
Walls Roof	Does the property have a safe?
Property construction type?  Yes No	If so, please confirm full make and model.
Is this property your main residence?	
If No, please confirm use?	Sums Insured
	Buildings
Is the property ever left vnoccupied for more than	General Contents
60 consecutive days?  Yes  No	Antique Furniture
Any works or refurbishments planned or ongoing?	Clocks and Barometers Coin Collections
Is any business activity carried Yes No	Gold/Silver/Plate (exc Jewellery)
out at the property?	Manuscripts/Rare Books
Has any property to be insured ever suffered from flooding from external sources such as sea, river and rainfall etc?	Pictures/Paintings
	Porcelain
Has any property to be insured suffered any damage by Subsidence, Heave or Landslip?	Precious Metals
	Rare Glass
	Rugs and Tapestries
UK Residents?	Sculptures/Statues Stamp Collection
Has any person to be insured: Yes No	
- Ever had insurance refused, cancelled or offered with terms imposed?	Total jewellery sum insured
- Ever had any criminal convictions, police Yes No cautions or have any prosecutions pending	Total of guns sum insured  Preferred £250 £500 £1,000
(other than motoring offences)?  - Sustained any loss, damage, injury or  Yes  No	Excess
liability in the last 5 years, whether insured or not, from any of the events you wish to insure against?	Yes No Is travel cover required?
Details – Date/Amount/Description/Buildings or Contents?	Including Winter Sports?
	If travel cover selected, has any person
	to be insured required consultation or treatment for any serious, chronic or recurring medical condition?

Any other covers required?	Yes	No
2 <sup>nd</sup> home/pied a terre		
	Yes	No
UK or Foreign holiday home?		
	Yes	No
Let property or Holiday Let?		
	Yes	No
Small Craft?		
Please note that all properties where	cover is being rec	uested.

Please note that all properties where cover is being requested, a quote form will be required.

Further information? Please list any additional information you feel is applicable to the risk. E.g additional interests, 5 year address history etc

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## Claims underwriting register

Please note the CUE facility is used for all quotations.

### Adequacy of Sum Insured

You must declare the full cost of rebuilding the property and replacing goods; failure to do so may invalidate your policy or reduce claims settlements.

## IMPORTANT INFORMATION

## Important Notice – Information we need to know about

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 provided by you changes after you purchase your policy and during the period of your policy please provide your insurer with details.

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

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

We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

# DATA PROTECTION ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Aviva Insurance Limited.

## Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area, for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

# Credit Searches and use of Third Party Information

In assessing your application/renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may:

- Search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application/renewal will not depend only on the results of the credit scoring process
- Use information relating to you and your home supplied to us by other third parties.

# Continuous Renewal Payment Authority – e.g. Credit/Debit Cards

Where you select or have selected a continuous premium payment method, we will securely store your details so that we may automatically take payment and renew your policy. If we are offering renewal, you will be notified in writing at least 21 days prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. You can opt out of automatic renewals at any time by contacting your intermediary.

#### Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines assentitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by the insurer or its agents.

#### Marketing

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby DE1 15B.

## 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 can supply on request further details of the databases we access or contribute to.

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 furnish us with other satisfactory proof of identity.

# 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
- 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 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 Distinct 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 ONH 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.

# Choice of Law

The law of England and Wales will apply to this contract unless:

1) you and the insurer agree otherwise; or

2) at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

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