

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it. You can also view the full policy booklet or the optional covers booklet online at [www.aviva.co.uk/travel](http://www.aviva.co.uk/travel).

## Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

## What is Aviva Single trip and Annual Multi-trip Travel Insurance?

This Aviva Travel Insurance policy is designed to meet certain costs that might arise in the course of your travels. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, the full details of the cover provided including special conditions and exclusions will be shown on your policy schedule. Your policy schedule will also show the limits which apply to each section. These are the maximum amounts we will pay for any claim for each insured person. The policy schedule will also show the excess you will have to pay towards the first part of any claim for certain sections. Please refer to the policy booklet and policy schedule for full details of the cover provided, special conditions and exclusions under each section together with the General Exclusions and General Conditions which apply to the whole policy. The contents page at the front of the policy booklet shows the relevant page numbers of each section.

### What are the significant benefits and features of the whole Travel Insurance policy?

- This Aviva Travel Insurance offers two policies for you to choose from: Single Trip or Annual Multi-trip. The type of policy and the geographical areas of cover which you have selected are shown on your policy schedule.
- The policy only covers UK residents including the Channel Islands and Isle of Man (meaning their main home is in the UK and they are registered with a UK doctor and liable to pay tax in the UK). All insured persons must have been resident in the UK for at least 6 months at the time of buying or renewing the policy.
- All trips that start and end in the UK and last no longer than the duration shown on your policy schedule are covered. Optional cover for business trips involving office based clerical or administrative duties is available.
- Insured persons are covered while taking part in certain recreational leisure activities; these are listed in your policy booklet or policy schedule (if you have selected Winter Sports cover). This also includes some activity based holidays where this is the main purpose of your trip.
- Our 24 hour Worldwide Medical Emergency Assistance Service will provide immediate help with any emergency medical situation you have when you are on your trip.

### Pre-existing medical conditions – important declarations you must make

It is important that you read and fully understand the Medical Declaration in your policy booklet as you are required to tell us about pre-existing medical conditions. Upon assessing your declaration we will confirm whether cover can be provided if a claim occurs due to any pre-existing medical condition.

At the time of buying or before renewing your policy and when booking a trip you must tell us:

- If any insured person has received advice, medication or treatment for any serious illness, injury or disease in the last 12 months.
- If any insured person is under investigation or awaiting results, or is on a waiting list for, or is aware of the need for, in-patient treatment for any diagnosed or undiagnosed condition.
- If any insured person knows of any close relative, close business associate, travelling companion or person they plan to stay with (and upon whose good health their trip depends), who has a serious illness, injury or disease which could have an effect on their decision to take or continue their trip.

Between booking a trip and the departure date or prior to paying any final balance you must tell us if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant / Specialist, attends A&E or is admitted to a hospital.

### What are the significant or unusual exclusions or limitations of the whole Travel Insurance policy?

- Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by us.
- Management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Refund of any course or tuition fees, projects costs, sponsorship fees or similar.
- If you are motorcycling on a machine over 125cc unless this is your mode of transport from the UK.
- If you use a quad bike/all terrain vehicle, on or off road.
- If you participate in any leisure activity or activity based holiday that is not listed in the policy booklet.
- Holidays in the UK will only be covered if they include two or more consecutive nights stay in pre-booked holiday accommodation.
- Claims arising from paid or unpaid manual work or physical labour of any kind.
- Any claim for travel and accommodation expenses if:
  - a) you have not purchased your return ticket to the UK before you depart on your trip, or
  - b) you are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline.
- Claims for death, injury, illness or disability are not covered if they result from you being under the influence or effect of alcohol or drugs.
- Any specific exclusion or limitation shown on your policy schedule.
- For refund of any costs for persons not named on your policy schedule.
- For travel and / or accommodation costs where these are recoverable from the provider.
- For administration costs charged by your travel and / or accommodation provider in respect of obtaining a refund or documentary evidence in support of your claim.

## Your policy cover

Name of the relevant policy section	What are the significant benefits and features?
Cancellation	<ul style="list-style-type: none"> <li>• Refund of non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in this section of your policy booklet.</li> </ul>
Missed International Departure	<ul style="list-style-type: none"> <li>• Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in this section of your policy booklet.</li> </ul>
Missed Connections outside the UK	<ul style="list-style-type: none"> <li>• Additional accommodation and travel costs to reach your next destination if you miss a pre-booked onward connection outside of the UK due to failure of scheduled public transport service upon which you were booked to travel.</li> </ul>
Delayed Departure after Check-in	<ul style="list-style-type: none"> <li>• Compensation if the ship, aircraft or train in which you are booked to travel is delayed at your final point of international departure from or to the UK.</li> <li>• If you are delayed for more than 24 hours at your final point of international departure on your outward journey you can choose to abandon your trip.</li> </ul>
Abandoning your holiday	<ul style="list-style-type: none"> <li>• Proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated in this section of your policy booklet.</li> <li>• Where applicable, reasonable additional travel and accommodation costs to allow you to return home early.</li> </ul>
Emergency Medical and Associated Expenses	<ul style="list-style-type: none"> <li>• Payment of expenses for emergency medical treatment following accidental injury or illness during your trip.</li> <li>• Repatriation and other necessary travel and accommodation expenses are included.</li> <li>• A benefit to compensate you for the disruption to your holiday if you are an in-patient in hospital or confined to your accommodation on medical advice for more than 24 hours during your trip.</li> </ul>
Personal Accident	<ul style="list-style-type: none"> <li>• A benefit is paid for death or loss of limbs / sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during your trip.</li> <li>• A reduced death benefit applies to children under 16 years of age at the time of the incident.</li> <li>• A reduced Permanent Total Disablement benefit applies to persons age 70 or over.</li> </ul>

## Travel Insurance Policy Summary

Name of the relevant policy section	What are the significant benefits and features?
Personal Liability	<ul style="list-style-type: none"> <li>Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip.</li> </ul>
Legal Expenses and Advice	<ul style="list-style-type: none"> <li>Cover for your legal costs to pursue a civil claim if you suffer personal injury or death during your trip. Access to a confidential personal legal advice helpline.</li> </ul>
Catastrophe cover	<ul style="list-style-type: none"> <li>A benefit towards extra accommodation and / or transport costs if you are forced to move from your independently booked accommodation, due to one of the reasons stated in this section of your policy booklet.</li> </ul>
Emergency Travel Document Expenses	<ul style="list-style-type: none"> <li>Cover for additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport if yours is lost or stolen while you are abroad.</li> </ul>
Personal Money	<ul style="list-style-type: none"> <li>Cover for loss or theft of your personal money including cash, travellers' cheques, travel tickets, passport, visas or driving licence during your trip.</li> <li>A limit applies to cash and banknotes and a reduced benefit applies to cash and banknotes for insured persons under 16 years.</li> </ul>
Delayed Baggage	<ul style="list-style-type: none"> <li>A benefit for temporary loss of baggage for more than 12 hours on your outward journey.</li> </ul>

Name of the relevant policy section	What are the significant or unusual exclusions or limitations?
<ul style="list-style-type: none"> <li>Cancellation</li> <li>Abandonment</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>for pre-existing medical conditions, unless disclosed to and accepted by us</li> <li>for redundancy which you knew about at the time of buying your insurance or booking your trip, whichever is later</li> <li>for the cost of travel or accommodation arranged using Air Miles or similar promotions.</li> </ul>
<ul style="list-style-type: none"> <li>Emergency Medical and Associated Expenses</li> <li>Holiday Disruption</li> <li>Abandonment</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>if you travel against medical advice</li> <li>for pre-existing medical conditions, unless disclosed to and accepted by us</li> </ul>
Personal Accident	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>for sickness, disease, nervous shock or naturally occurring condition or degenerative process.</li> </ul>
Personal Liability	<p>We will not pay claims arising from:</p> <ul style="list-style-type: none"> <li>your job</li> <li>the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under leisure or activity based holiday in your policy booklet).</li> </ul>
Delayed Departure after Check-in	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>where the reason for the delay or cancellation was public knowledge at the time of buying your insurance or booking your trip, whichever is later</li> <li>for internal and / or onward connecting travel or cancellation</li> <li>if your holiday is solely within the UK.</li> </ul>
Missed International Departure	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>where the reason for the delay was public knowledge at the time of buying your insurance or booking your trip, whichever is later</li> <li>where you have not done everything you can to get to the point of international departure for the time specified on your ticket</li> <li>if your holiday is solely within the UK.</li> </ul>
Missed Connections outside the UK	<ul style="list-style-type: none"> <li>for abandonment following a missed connection</li> <li>for missed connection in relation to a journey that was not pre-booked before you left the UK.</li> </ul>
Legal Expenses and Advice	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>which do not have a reasonable prospect of succeeding</li> <li>for any costs incurred before your claim has been accepted</li> <li>relating to a dispute between you and us</li> <li>resulting from a dispute between you and someone you were travelling with, a person related to you or another insured person</li> <li>relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and / or insurance</li> <li>relating to Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air</li> <li>for the difference (if any) between the cost of using your nominated appointed representative and the cost of using our choice of appointed representative.</li> </ul>
Emergency Travel Document Expenses	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>for any loss or theft of your passport or visa if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.</li> </ul>
Personal Money	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>for theft of personal money which you have deliberately left unattended</li> <li>if the loss or theft is not reported to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report (or other independent proof of loss)</li> <li>for loss or theft of personal money not carried in your hand baggage and fully accessible to you while you are travelling.</li> </ul>

Optional Covers – full details will be shown on your policy schedule if any of these covers have been selected:	
Name of the relevant policy section	What are the significant benefits and features?
Baggage	<ul style="list-style-type: none"> <li>Cover for loss of or damage to personal belongings and valuables during your trip.</li> <li>A limit applies for any one, pair or set of articles and for valuables.</li> </ul>
Winter sports cover: <ul style="list-style-type: none"> <li>Winter sports equipment</li> <li>Delay due to avalanche</li> <li>Piste closure</li> <li>Ski Pack</li> <li>Inability to take part in Winter Sports activities</li> </ul>	<ul style="list-style-type: none"> <li>For loss, theft or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip.</li> <li>You are automatically covered for certain Winter Sports Activities and these are listed and explained on your policy schedule (restricted to the period of insurance stated on your policy schedule).</li> </ul>
Extended Golfing Cover	<ul style="list-style-type: none"> <li>Additional cover for loss, theft or damage to golfing equipment and refund of non recoverable green fees if you cannot play golf due to accidental injury or illness during your trip.</li> </ul>
Scuba Diving up to 30m	<ul style="list-style-type: none"> <li>Extends the policy to provide you with cover under the Emergency Medical and Associated expenses and Abandonment sections of your policy up to a maximum of 31 days during the period of insurance, following accidental injury or illness while you are scuba diving during your trip (restricted to the period of insurance stated on your policy schedule).</li> </ul>
Airspace Closure Cover Extended Cancellation cover Enforced Stay Abroad Cover	<ul style="list-style-type: none"> <li>Extended Cancellation Cover – If on the day you are due to depart from the UK you are prevented from taking your trip and unavoidably have to cancel due to closure of airspace or an airport or port you are scheduled to travel from or through is closed for more than 24 hours, or your flight is cancelled as a direct result of volcanic ash in the atmosphere we will cover you for unused travel and accommodation costs which you cannot get back.</li> <li>Enforced Stay Abroad Cover – if you are unable to return home on your scheduled return date due to closure of airspace, or an airport or port that you are scheduled to travel from or through being closed, or your flight is cancelled as a direct result of volcanic ash in the atmosphere, we will either pay you:               <ul style="list-style-type: none"> <li>a benefit for each 24 hour period you are unable to return home, or</li> <li>additional travel and accommodation expenses if after 24 hours you unavoidably have to make alternative arrangements to return home.</li> </ul> </li> </ul>

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Travel Disruption Cover: <ul style="list-style-type: none"> <li>Extended cancellation</li> <li>Extended abandonment</li> <li>Delay outside of the UK</li> </ul>	<ul style="list-style-type: none"> <li>Extended Cancellation Cover – Additional cover for non-recoverable travel and accommodation expenses in the event of cancellation of your trip due to the reasons stated on your policy schedule.</li> <li>Extended Abandonment Cover – Additional cover for the proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated on your policy schedule</li> <li>Where applicable, reasonable additional travel and accommodation costs to allow you to return home early.</li> <li>Delay outside of the UK – Compensation if the scheduled transport service on which you are booked to travel outside the UK is delayed or cancelled.</li> </ul>
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Name of the relevant policy section	What are the significant or unusual exclusions or limitations?
Baggage cover	We will not pay claims: <ul style="list-style-type: none"> <li>for theft of personal belongings, baggage or valuables which you have deliberately left unattended</li> <li>if the loss or theft is not reported to the police within 24 hours or as soon as reasonably possible following discovery and a written police report obtained (or other independent proof of loss)</li> <li>for loss, accidental damage or theft of valuables not carried in your hand baggage and fully accessible to you while you are travelling.</li> <li>for scuba diving, golf or fishing equipment</li> <li>a limit applies for single articles and for valuables.</li> </ul>
Winter Sports cover: <ul style="list-style-type: none"> <li>Winter Sports Equipment</li> <li>Delay due to Avalanche</li> <li>Piste Closure</li> <li>Ski Pack</li> <li>Inability to take part in Winter Sports Activities</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>for losses from motor vehicles</li> <li>if the loss or theft is not reported to the police within 24 hours or as soon as reasonably possible following discovery and a written police report obtained (or other independent proof of loss)</li> <li>if you participate in any winter sports activity that is not listed on your policy schedule</li> <li>for pre-existing medical conditions, unless disclosed to and accepted by us.</li> </ul>
Extended Golfing cover	We will not pay claims: <ul style="list-style-type: none"> <li>for losses from motor vehicles</li> <li>if the loss or theft is not reported to the police within 24 hours or as soon as reasonably possible following discovery and a written police report obtained (or other independent proof of loss).</li> </ul>
Airspace Closure Cover	We will not pay: <ul style="list-style-type: none"> <li>if you fail to provide documentary evidence of the costs incurred</li> <li>any claim where you knew at the time of buying the insurance or booking your trip (whichever is later) that you knew you would be unable to travel</li> <li>for travel and accommodation expenses if you have not purchased your return ticket before you depart on your trip.</li> </ul>
Travel Disruption Cover: <ul style="list-style-type: none"> <li>Extended cancellation</li> <li>Extended abandonment</li> <li>Delay outside of the UK</li> </ul>	We will not pay: <ul style="list-style-type: none"> <li>for cancellation where you knew, at the time of buying your policy, adding Travel Disruption to your policy or booking the trip (whichever is later), that you would be unable to travel.</li> <li>for abandonment due to Foreign and Commonwealth Office advice where this advice was already in place prior to your departure from the UK.</li> <li>for abandonment due to severe snowfall where you have not allowed sufficient time to reach your point of international departure, taking into account the weather forecast for your journey</li> <li>for Delay outside the UK in relation to a journey that was not pre-booked before you left the UK.</li> </ul>
Scuba Diving up to 30 metres	We will not pay: <ul style="list-style-type: none"> <li>any claim where you have booked a trip for the main purpose of scuba diving.</li> </ul>

### How long does my Aviva Travel Insurance run for?

The policy will remain in force for the period of insurance shown on your policy schedule.

### What happens if I take out the cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is later. If you wish to cancel, you will be entitled to a full refund of the premium paid provided you have not travelled and there has been no claim or incident likely to give rise to a claim.

### What are Aviva charges for policy amendment?

If you amend your policy we reserve the right to apply an administration charge of up to £10 (plus Insurance Premium Tax where applicable).

### How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below and quote your policy number.

Medical Emergency Assistance Claims	Call (+44) 1603 208 044	24 hours a day, 365 days a year.
Travel Claims Helpline from the UK Travel Claims Helpline from Abroad	Call 0345 030 6983 Call (+44) 1603 603 716	24 hours a day, 365 days a year.
Travel Assistant Helpline	Call (+44) 1603 208 045	24 hours a day, 365 days a year.
Helpline Legal Expenses Claims & Advice	Call 01603 208 244	24 hours a day, 365 days a year.
Customer Services	Call 0345 030 7389	Monday to Friday, 8.00am – 8.00pm Saturday 9.00am – 5.00pm Sunday 10.00am – 4.00pm

### How do I make 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, if you have a complaint about your policy please contact us on 0345 030 7389 or if you have a complaint regarding a claim please call us on 0345 030 6983. 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.

### Would I receive compensation if Aviva were unable to meet its liabilities?

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

### 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 calls may be recorded and/or monitored.

# Travel Insurance Important Information

Please read the information below carefully and retain for your future reference. Please note that a policy booklet will be issued with the policy, however a specimen copy is available on request. You can also view the full policy wording online at [www.aviva.co.uk](http://www.aviva.co.uk).

## Important Information – Information and Changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. Please tell us immediately if there are any changes to the information set out in the Information Provided By You, Demands and Needs Statement or on your schedule. You must also tell us immediately about the following changes:

- Any change to your health or the health of anyone else the trip depends on (e.g. a travelling companion, or a close relative even if they are not travelling with you). Please see the Medical Declaration section of your policy.
- You are travelling to a country that is not included in the area covered under your policy, other than refuelling stops that do not include an overnight stay.
- You are planning a trip that is over the trip duration as shown in your policy schedule.

If you are in any doubt, please call us on 0345 030 7389. When you inform us of a change, we will tell you if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy. If the information provided by you is not complete and accurate we may:-

- revise the premium and/or amend the medical underwriting decision(s) for any declared pre existing condition(s) which may result in an accepted condition being excluded, or
- cancel your policy and refuse to pay any claim, or
- not pay any claim in full.

Each renewal invitation is offered using 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, even if we are notified after your renewal date. We recommend that you keep a record (including copies of letters) of all information supplied to us for future reference.

## 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 us, our associated companies and agents and by re-insurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our 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 the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you. In assessing your application now or at renewal, we or our 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 us (such as loss adjusters or investigators).

### Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by us or our 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 electronic 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 1SB.

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

## Renewing your insurance

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

1. give you an opportunity to renew your insurance for a further year and tell you:
  - about any changes we are making to the terms and conditions of your policy;
  - to review your circumstances and consider whether this insurance continues to meet your needs;
  - to check that the information you have provided us with is still correct, and tell us if anything has changed; and
  - the price for the next year.

If you wish to make any changes at renewal, please call us on 0345 030 7389.

Or

2. let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
  - when the product is no longer available; or
  - when we are no longer prepared to offer you insurance for reasons such as:
    - we reasonably suspect fraud;
    - your claims history;
    - we have changed our acceptance criteria; and/or
    - you are no longer eligible for cover.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your cancellation rights' in your policy booklet which explains how this works.

## Automatic renewal of your policy

Where we have offered you renewal terms and you select or 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 again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal;
- or
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you of this in your renewal letter and you will need to contact us to make payment before we can renew your policy.

## 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 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](http://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:

- you and we agree otherwise; or
- 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, the 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 Charges and Recording

Calls to 800 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.

**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.