



Aviva Single trip and Annual Multi-trip 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.

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:

- 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.

If you have chosen an Annual Multi trip policy, each renewal invitation is offered using information we have at the time it is issued. You should tell us about any changes to your circumstances, including any changes to an existing medical condition or diagnosis of a new condition. 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 – Privacy Notice

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

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

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

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at aviva.co.uk/privacypolicy or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

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

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

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

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

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

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

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

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. If you require further details please contact us.

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.

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.

If you have taken a product out with us online or by telephone, you can also use the European Commission's Online Dispute Resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

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.

You can stop your policy from automatically renewing free of charge at any time:

- online via the contact us form at www.aviva.co.uk/help-and-support/contact-us/
- or by calling 0345 030 8630

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;
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history;
- you have opted out of Automatic Renewal

If any 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.

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.

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