

Aviva Single trip and Annual Multi-trip

Travel Insurance Important Information

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, Statement of Fact 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 contact 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 the 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. 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; or
2. let you know that we are unable to renew your insurance. If we don't offer renewal we will tell you why, for example:
 - when the product is no longer available;
 - we reasonably suspect fraud;
 - your claims history is poor;
 - we have changed our acceptance criteria;
 - you are no longer eligible for cover;
 - you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the Important Notice – information and changes we need to know about' section within this document.

If we offer renewal we will tell you:

- about any changes we are making to the policy terms and conditions;
- to check this insurance continues to meet your needs;
- to check that the information we have is still correct; and
- your renewal price.

If you wish to make any changes at renewal, please call 0345 030 8715

At renewal, a 14 day cooling off period applies which starts from the renewal of the contract or the day on which you receive your renewal documentation, whichever is the later. Please read "Your cancellation rights" in your policy booklet which explains how this works.

Automatic renewal of your policy

Where we offer you renewal terms and you 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 collected by your chosen payment method.

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

- online at MyAviva
- or by calling 0345 030 8715

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority;
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or credit history; or
- you have opted out of Automatic Renewal.

If any of the above happens we will tell you in your renewal letter and ask you to contact us to make payment before we can renew your policy.

If you have a complaint

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk for more details.

Choice of Law

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

- at the date of the contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply; or
- you and we agree otherwise.

Regulatory Status Disclosure

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website fca.org.uk

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.

Need this in a different format?

Please get in touch if you'd prefer the Travel Insurance Important Information in large font, braille or as audio.

How to contact us:

- 0800 0680 6088
- Contactus@aviva.com
- MyAviva.co.uk

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