

Private Motor Question Set

In offering a car insurance quote we will ask a number of specific questions. The answers given in response to these questions will be used by us to determine the eligibility for a car insurance policy with Aviva Insurance Ireland DAC, to calculate the premium and to determine the terms and conditions, on which a policy will be based.

There is a duty to answer all of the questions we ask honestly and with reasonable care.

This list of questions is not exhaustive. We may ask other specific questions material to the risk and/or for the calculation of the premium. We may also ask you to provide further information or documentation in addition to these questions. Any additional questions not shown below will be provided to you *before arranging cover for your car*.

Proposer details

- What is your name? (Title, First Name, Surname)
- What is your phone number?
- What is your email address?
- What address is the car normally parked at overnight?
- What is your occupation?
- How many other Aviva policies do you hold?
- Is one of these an Aviva Direct Home policy?
- What is your Aviva Direct Home Insurance policy number?
- Does any other member of your household currently have a Private Car policy with Aviva Direct?

Drivers Covered

For each driver on the policy we will ask:

- What is your/their name? (Title, First Name, Surname)
- What is your/their date of birth?
- What is your/their occupation?
- What is your/their relationship to the proposer?
- What type of licence do you/they currently hold?
- What is the country of origin of the licence?
- What date was the licence obtained?
- What is the driver number of the licence?
- How many penalty points do you/they currently hold?
- Have any penalty points been awarded by judgement in a court of law?
- Do you/they currently reside in the Republic of Ireland?

For the main driver only, we will also ask:

- Are you the main driver of any other vehicle?
- Do you own or have registered in your own name any other vehicles?
- Do you own, insure or have any other vehicles registered in your name, have a company vehicle or fulltime use of another vehicle.

Proposer's & Drivers' details

Have you or any person who will drive the car:

Been convicted of any offence of any nature or have any conviction pending (this includes motoring and/or any criminal offence)? *

Been disqualified from driving?

Any medical condition that impairs your/their ability to drive (as outlined by the Road Safety Authority in their Medical Fitness to Drive Guidelines)?
• If yes, Has the medical condition been notified to the National Driving Licence Service?

Ever been refused insurance, had insurance cancelled or had any special terms imposed on Motor or Home insurance in the last 7 years?

Have any outstanding or pending motor insurance claims?

Been involved in any accident or loss or have had any claims made against you or them in the last 3 years?

**An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not a conviction is a "spent conviction" under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016, please visit www.irishstatutebook.ie*

Your Driving History

For the proposer only, we will ask:

Have you held, or do you hold a car insurance policy in your own name, as a policyholder?

How many consecutive years have you held a car policy in your own name without an accident or claim (excluding any fire, theft, or windscreen claims)?

Who is your current/last insurer?

What is the expiry date of your current/last policy?

In what country was your most recent no claim discount earned?

Will the no claims discount, which is being provided by you to us, be used on any other motor policy?

Does your spouse/partner own a car?

• If yes, what is the cubic capacity of that car?

Have you participated in any driver training programme (for example, Ignition, IAM(UK), RoSPA or Diamond Advanced Motorists)?

Car Details

What is the registration number of the car?

Is the car built mainly for carrying passengers and taxed for private use only?

What is the make of the car?

What is the model of the car?

What is the engine size (cubic capacity)?

What is the year of registration?

What is the fuel type?

What is the transmission type?

What is the value of the car? **

Are you or your spouse/partner the main driver of this car and the registered owner?

Is the car a right hand drive model?

Is the car an imported vehicle?

Is the car converted, adapted, or modified in any way?

Has a satellite tracking system been fitted to the car?

Has the car a professionally fitted alarm?

What is the approximate annual mileage of the car?

Do you require trailer cover?

***Note: Where the cover on the car is Comprehensive Cover or Third Party Fire and Theft Cover, as shown in the policy schedule, and the car is damaged beyond economic repair, we will calculate the value of the car at the time of the loss based on the current market value (for a car of the same make and model) or where applicable the limit of the value (sum insured) placed by you on the car as shown in the policy schedule, whichever is the less. Please Note: We will not pay for loss or damage over the current market value even if the sum insured on your motor insurance policy schedule may be greater.*

Use required

The following questions may be used to determine the class of use required:

Do you use your car for social domestic and pleasure purposes (including commuting to and from work)?

Do you use your car in connection with your business or occupation (other than if you commute to and from work)?

Do you use your car in connection with any business or occupation?

Do you carry any goods or samples in the car in connection with any Business or occupation?

Is your car used for commercial travelling or soliciting orders in connection with any trade or business?

Is your car used for hire or carrying passengers for reward or in connection with the motor trade or for racing, pace-making, or speed testing?

Cover Required?

Do you require Comprehensive or Third Party, Fire & Theft cover?

• If Third Party, Fire & Theft, is windscreen cover required?

The standard excess is €300. Do you wish to increase this to €600, (for a reduced premium); or do you wish to decrease this to €125 (for an extra premium)?

Is Step-Back no claims discount required?

Is protected no claims discount required?

Is protected no claims discount with step-back required?

Do you wish to add Personal Accident Benefit (Journeywise)?

Warning: As it is an offence under the Road Traffic Act to make any false statement or withhold information to get a certificate of insurance, you should make sure that you answer all questions fully and accurately. If the proposer is a firm or a private company, you must read and answer the questions as though they also apply to each individual partner or member.

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Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.

