

# Signature Free Application Option

## Customer Information



**You must read the following before you apply for protection cover from Aviva Life & Pensions through your Financial Broker.**

### Honesty Statement

It is important that you answer the questions that your Financial Broker puts to you fully, truthfully, accurately and with reasonable care. Failure to disclose all relevant information requested by us during the application and claims process could render your contract void or result in a claim being denied or reduced. You are under a duty to answer all questions asked by us fully, honestly, accurately and with reasonable care.

Please remember that Aviva will use the answers given to assess the terms and the extent of benefits we can offer.

If you are in any doubt as to whether information is relevant in your responses to our specific questions (for example our questions regarding your medical history, smoking history, details of occupation, travel, pastimes and previous serious illness and/ or income protection claims made by you), you should tell us anyway. Please note these are not exhaustive examples of questions which may be asked by

us. It is very important that you tell us about any changes to the information you give us in response to our questions including changes to your circumstances (eg medical conditions) up to the date when your policy starts. It is your responsibility to notify us of those changes. Changes must be sent to, Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5.

Before your policy starts, you must tell us immediately about any alterations or changes to the information you gave Aviva in response to our questions including changes to your circumstances (e.g. medical conditions). Any alterations and/ or changes must be sent to our office Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin D18 W2P5.

In accordance with the Disability Act 2005, you should not tell Aviva the results of any genetic tests which you have had.

### Data Protection Notice

**Please read this Data Protection Notice carefully before you complete the Declarations section**

#### 1. Introduction

The Application Form containing this Data Protection Notice may cover a number of different Aviva Protection products. In this context:

- Where we use the term “policy”, we are referring to each policy for which you have applied.
- While the information in this Data Protection Notice seeks to be specific, certain references only apply to certain products e.g. reference to pension provider is only relevant to Pension Term Assurance and Executive Income Protection and reference to employer is not relevant to individual personal protection products.

We collect and use personal information about individuals so that we can provide insurance and pension products requested by our customers. This Data Protection Notice explains the most important aspects of how we use personal information and what rights individuals have. You can get more information about the terms we use and view our Privacy Policy at [www.aviva.ie/privacy](http://www.aviva.ie/privacy) or request a copy by writing to the Data Protection Officer, Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5 or call us on (01) 8987000.

This Data Protection Notice applies mainly to Applicants/Policy Owners and the life/lives to be insured. Where a section or paragraph in this Data Protection Notice refers to the Applicants/Policy Owners without referring to the life/lives to be insured then it only applies to the Applicants/Policy Owners and vice versa where a section or paragraph in this Data Protection Notice refers to the life/lives to be insured without referring to the Applicants/Policy Owners. Otherwise this Data Protection Notice and the terms “you” and “your” applies to both the Applicants/Policy Owners and life/lives to be insured.

This Data Protection Notice may also apply to the directors/signatories to this application for a policy owner as regards the more limited information that we will hold in respect of them (e.g. their contact details). The terms “you” and “yours” are used accordingly in this Data Protection Notice.

The data controller responsible for processing this personal information is Aviva Life & Pensions Ireland DAC (“we”, “us”, “our”) as the insurer of the product. Additional data controllers involved in the process for obtaining and maintaining insurance cover include the intermediary/financial broker (who is responsible for the sale and suitability of the product) and applicable reinsurers.

## 2. Types of Information /Where Collected

**We collect personal information** from you and any relevant third parties (including that authorised by the Declarations) under and in relation to this Application and the administration of the policy, to include processing claims and complaints.

**We may need to ask for health data relevant to your policy.** We recognise that information about health is particularly sensitive information. We will only collect and use such information where we need to and where it is proportionate for the purposes of the policy of insurance.

**Health data includes** (with the exception of the results of genetic tests) life/lives to be insured's health data to include, existing or previous health conditions, medical history and lifestyle (e.g. smoking habits/history) and family health history. **If you are asked to provide health data, please do not send us the results of any genetic tests carried out on you or any other relevant person.**

**You don't have to provide us with any personal information,** but if you don't provide the information we need we may not be able to proceed with your application or any claim you make. We will let you know what information is required to proceed with your application or any claim you make.

**We may also use personal information about people other than you** e.g. **family health history** of the life/lives insured, personal information about personal representatives, attorneys (under powers of attorney) and beneficiaries where policies are placed under trust.

If you are providing personal information about another person we require you to let them know what information you've shared with us, share with them this Data Protection Notice and obtain their confirmation that they have read and understand this Data Protection Notice. If you or they have any queries or concerns please contact us in one of the ways described below.

**We may also collect** personal information:

- already held about you within the Aviva Group (identified in Privacy Policy), including details from previous, policies of insurance and claims;
- from your intermediary, financial broker or other nominated representative;
- from parties relevant to claim process (e.g. claimant, private investigators engaged by us, witnesses, solicitors and independent experts);
- from publicly available information including social media websites and online content, newspaper articles, tv, radio and other media content, court judgments, public registers and specialist databases (for example Companies Registration Office, Vision-net, Oracle, Dow Jones, SoloCheck) and (only for purposes of verifying your identity) electoral register;
- from other insurance companies, other pension providers, your employer.

## 3. Legal Basis and Purposes for use

The legal basis we rely on to process your personal information and the purposes for which we collect and use personal information are summarised below. Further information is set out in our Privacy Policy.

### (a) Personal Information (other than health data)

Legal Basis for Use	Purposes for Use
In order to take steps prior to entering into a contract i.e. the insurance policy	To consider whether (and if so on what terms) to accept the application for the policy to include: <ul style="list-style-type: none"><li>• assessing the life to be insured for underwriting/risk purposes,</li><li>• determining what premiums will apply;</li><li>• protection against non-disclosure of relevant facts and preventing or detecting fraud;</li></ul>
For the performance of a contract i.e. the insurance policy	To administer the policy for the Policy Owners in accordance with the policy conditions (a copy of which are available on request from us or the intermediary/financial broker), including to evaluate, validate and process any claims and complaints and the prevention and detection of fraud in respect of the policy.
For compliance with a legal obligation	Compliance by us with all relevant legal and regulatory obligations to include tax laws.
To protect your vital interests	This will only arise in exceptional circumstances where we may use and/or disclose information to protect you, for example, Ward of Court applications or equivalent processes.

Legitimate Interests (of Aviva and/or the Policy Owners)	We may process personal information of people other than the Policy Owner(s), in order to administer the policy to include processing claims and complaints for the benefit of the Policy Owners.
Legitimate Interests (of Aviva)	To support the legitimate interest that we have as a business in <ul style="list-style-type: none"> <li>• assessing our reinsurance requirements and managing arrangements we have with reinsurers (these arrangements are necessary for risk transfer by insurers);</li> <li>• managing our legal affairs including exercising our legal rights and defending claims; and</li> <li>• managing our business effectively e.g. with third party service suppliers.</li> </ul>
Legitimate Interests (of Aviva)	To support other legitimate interests that we have as a business and that the insurance industry at large has to manage security including preventing, detecting, investigating and/or protecting our customers and ourselves from theft and fraud.  We may use your personal information to make searches of our records, if you give us false personal information or fail to disclose personal information during the application or claims process and we suspect fraud we will record this.
Legitimate Interests (of Aviva)	Our legitimate interests to better understand our customers and improve service enhancement and business performance, this includes <ul style="list-style-type: none"> <li>• customer analytics (including profiling);</li> <li>• market research;</li> <li>• processing management information;</li> <li>• reporting (including Aviva Group reporting) for compliance, audit, statistical or research purposes;</li> <li>• staff training;</li> <li>• providing online services; and</li> <li>• in the event of any portfolio transfer, merger, acquisition, disposal or other such transaction relating to our business.</li> </ul> Where practical we will anonymise the data we analyse.
To carry out other activities that are in the public interest	We may need to use personal information to verify your identity and carry out anti-money laundering checks.

**Your Right to Object – Please note that you have a right to object to processing of your personal information where that processing is carried out on the grounds of legitimate interests (including profiling) or public interest. If you do object:**

- **we will have an opportunity to demonstrate that there are compelling legitimate grounds which override your rights and freedoms or that processing is necessary for the establishment, exercise or defence of legal claims**
- **a successful objection may have consequences for our continued administration of the policy (e.g. prevent us assessing future claims and/or the policy may be cancelled) and we can discuss these if you want to object.**

### **(b) Health Data**

Health data is used for the purposes of set-up and underwriting of the policy of insurance, administering the policy (e.g. processing claims, handling complaints), reinsurance and fraud investigation in relation to the policy.

**The legal basis** on which we process health data in respect of the life/lives to be insured is that:

- Irish Data Protection law allows us, where necessary and proportionate, to use health data for the purposes of a policy of insurance; and/or
- processing is necessary for the establishment, exercise or defence of legal claims.

Where we process health data for the purpose of a policy of insurance we will take suitable and specific measures to safeguard the fundamental rights and freedoms of individuals. Further information can be found in our Privacy Policy.

## Automated Decisions

We may also use personal information to make automated decisions (involving an element of profiling) as necessary for entering into the policy or otherwise authorised by law. For example, we may make automated decisions, using an automated system, to decide if we can provide insurance (without going through a manual underwriting process) and if so at what premium. In particular, our automated underwriting system processes the personal and medical information provided as part of this application process (including age, smoking status, answers to our health and lifestyle questions, including family medical history), along with the amount of cover requested. We do this to calculate how much that cover will cost. Without this information we're unable to provide a price that is relevant to your individual circumstances and needs. We regularly check the way our underwriting system works to ensure we're being fair to our customers. For further information please see our Privacy Policy.

## 4. Who we share your information with

Where relevant, we may share personal information with:

1. Other Aviva Group companies, agents, professional advisers acting for us (e.g. medical practitioners, lawyers, private investigators) and third party service providers.
2. The intermediary/financial broker and at its request, third party service providers who provide services to the intermediary/financial broker (e.g. software providers who give brokers an overview of customer information across different insurance providers).
3. Your agents and other third parties relevant to you and/or the policy, including doctors and other relevant medical practitioners, your employer, banks, lenders, policy assignees and legal advisers and other pension providers.
4. If we are required to do so to comply with a relevant legal or regulatory obligation; with regulatory bodies, law enforcement bodies, government departments including Central Bank of Ireland, Financial Services and Pensions Ombudsman, Revenue Commissioners/Inspector of Taxes, Gardaí, Criminal Assets Bureau, Data Protection Commission and Department of Social Protection.
5. With other insurers and financial services companies, public bodies, (either directly or using shared databases) and industry bodies such as Insurance Ireland.
6. With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with are located outside of the European Economic Area ("EEA"), including India. We'll take steps to ensure that any such transfer of information outside of the EEA is managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

## 5. How long we keep your personal information for

We maintain a retention policy to ensure we keep personal information only for as long as we reasonably need it - please see our Privacy Policy for further details.

We need to retain personal information for the period necessary to administer the policy and as long as is required/permitted by law and/or in respect of any potential dispute in relation to the policy. Currently this would commonly be 7 years from the later of the date when the customer relationship ceases or a claim in payment ceases.

Where you complete an application form but do not subsequently proceed with a policy of life insurance or cover is declined, underwriting details may be kept for a period of up to 7 years to facilitate a subsequent application or as a check against non-disclosure.

## 6. Your rights

You have various rights in relation to your personal information, including the right to:

- request access to your personal information
- correct any mistakes on our records
- erase or restrict records where they are no longer required
- object to our use of personal information based on legitimate interests or public interests
- ask not to be subject to solely automated decision making if the decision produces legal or other significant effects on you
- move (in a structured, commonly used and machine-readable format) certain data to other providers (data portability).

We will respond to your request in writing, or orally if requested, as soon as practicable and in any event not more than within one month after receipt of your request. In exceptional cases, we may extend this period by two months and we will tell you why. We may request proof of identification to verify your request. For more details in relation to your rights, including how to exercise them, please see our Privacy Policy or contact us using the details set out below.

## 7. Contacting us

If you have any questions about how we use personal information, manage personal information within our business or if you want to exercise your rights stated above, please contact our Data Protection Officer by either emailing them at DPO@aviva.com, writing to the Data Protection Officer, Aviva, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5 or call us at (01) 8987000.

If you have a complaint or concern about how we use your personal information please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Office of the Data Protection Commission or any other relevant data protection authority.

Please see our Privacy Policy or contact us for further details.

### Declaration of Client(s)

1. I/We hereby authorise my/our Financial Broker to submit the information online to constitute my/our application for protection cover to Aviva.
2. I/We apply to Aviva Life & Pensions Ireland DAC ("Aviva") for the policy/ies for which I/we have applied to be issued to me/us and agree that without further communication to me/us Aviva may, if they accept my/our application/s, issue each such policy comprising of policy conditions on Aviva's standard terms for policies of the type (a copy of which has been made available) and a policy schedule as regards the particulars of the insurance such as the amount of cover.
3. I/We the life/lives to be insured irrevocably authorise and request:
  - any doctor, GP's, consultants, hospitals and any other person who may be in possession of, or hereafter acquire, any information regarding my/our health to disclose such information (with the exception of the results of genetic tests) to Aviva Life & Pensions Ireland DAC ("Aviva"); and
  - any insurance company to which an application has been made on my/our life/lives for Life, Accident, Specified Illness, Sickness or Disability/Income Protection cover to give on request from Aviva any information regarding such application.I/We the life/lives to be insured agree that these authorities shall remain in force after my/our death as well as prior thereto.
4. I/We declare that the information on this application form to Aviva and all other information furnished by me/us and/or on my/our behalf (whether in my/our handwriting, any other hard copy form, by any electronic means or verbally) in relation to my/our application for cover are true, accurate and complete.
5. I/We, the Policy Owner/s, understand that:
  - a) My/Our Financial Broker will send me/us a copy of the information entered into the system from the Aviva Signature-Free process and I/We will need to check immediately that the data is correct and complete and immediately inform Aviva of any changes needed.
  - c) We must answer all parts of this application truthfully and fully and understand and/or agree to all statements and declarations on this online application, any alterations initialled by the life/lives to be insured and any changes to the answers given, before the policy comes into force, must be notified immediately to Aviva Life & Pensions Ireland DAC at their office at Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5 or by email to LifeUnderwriting@Aviva.com with reference to the policy number.
  - d) Failure to disclose all relevant information requested by Aviva during the application and claims process could render the contract void or result in a claim being denied or reduced. I/we am/are under a duty to answer all questions asked by my/our Financial Broker fully honestly, accurately and with reasonable care. Aviva will use the answers given by I/us to assess the terms and the extent of benefits Aviva can offer. If I/we am/are in any doubt as to whether information is relevant in my/our responses to Aviva's specific questions (for example the questions regarding my/our medical history, smoking history, details of occupation, travel, pastimes and previous serious illness and/ or income protection claims made by I/us), I/we should tell Aviva anyway.

These are not exhaustive examples of questions which may be asked by Aviva and before my/our policy starts, I/we must tell Aviva immediately about any alterations or changes to the information I/we gave Aviva in response to our questions including changes to my/our circumstances (e.g. medical conditions). Any alterations and/or changes must be sent to Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin D18 W2P5.

In accordance with the Disability Act 2005, I/we should not tell Aviva the results of any genetic tests which I/we have had.

In addition, I/we may encounter difficulty in trying to purchase insurance elsewhere.

Information is relevant if it might influence the judgment of a reputable insurer when fixing the premiums or benefit amounts, deciding whether to provide cover at all and/or assessing claims for benefits. Therefore Aviva will ask specific questions and I/ we should consider my/our responses to be relevant information; for example, my/our responses to Aviva specific questions regarding my/our medical history, smoking history, details of occupation, travel, pastimes and previous serious illness and/or income

protection claims made by me/us) and that these are not exhaustive examples of questions which may asked by Aviva.

- e) In particular but without limiting Aviva claim requirements in accordance with the policy conditions, acceptance of a claim on the policy and/or (in the case of income protection) continuance of any benefit payable during (an already accepted) claim, will depend upon Aviva receiving satisfactory medical and financial evidence in accordance with the policy conditions.
- f) Any benefit paid in respect of an income protection claim will be subject to Income Tax, PRSI and the Universal Social Charge as applicable.
- g) If a premium is tendered or a direct debit order is signed no binding contract is created until Aviva confirms cover, the policy document is issued and the first premium is paid.
- h) Once accepted by Aviva our application form is a legal document and must be kept safe with the policy schedule and the policy conditions. In the event that I/we lose any of these documents copies can be provided to me/us on request.
- i) Any change in address must be notified to Aviva Life & Pensions Ireland DAC at our office Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5, during the policy term.
- j) Any change in address must be notified to Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5, during the policy term.
- k) I/We confirm that I/we have received in writing the information specified in the Declaration of Insurer or Intermediary.
- l) I/we confirm that my/our Financial Broker has brought my/our attention to any specific exclusions that apply to my policy.
- m) I/We have read and understand the Data Protection Notice section. In particular, I/We the life/lives to be insured acknowledge and understand that (with the exception of the results of genetic tests) health data will be processed on the basis set out in the Data Protection Notice, where necessary and proportionate for the purposes of a policy of life assurance.
- n) Where I/we am/are providing information about another person (e.g. family health history of the life/lives to be insured), I/ we confirm that I/we have:
  - let them know what information I/we have shared with Aviva;
  - shared the Data Protection Notice with them; and
  - obtained their confirmation that they have read and understand the Data Protection Notice.

I/we understand that Aviva require this for the purposes of this Application and that I/we have done so.