Home Insurance
Proposal

| Retirement | Investments | **Insurance** |

AVIVA

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IMPORTANT NOTES

The answers provided in this proposal form are used to determine the acceptance of your application for home insurance, calculate the premium, the exceptions, and the terms, and conditions, on which your policy will be based. If we accept your proposal for a home insurance policy this document, together with your statement of fact document, your schedule of insurance and the policy booklet will form the contract between you and Aviva Insurance Ireland DAC, (who is the underwriter of the home insurance product). Aviva Insurance Ireland DAC registered branch address is Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

Please remember that you are under a duty to answer all questions, which we ask, honestly and with reasonable care. It is an offence to make a false statement or withhold information to obtain insurance cover. Therefore, please ensure all answers and information given in this proposal are complete and accurate and please tell us if anything changes during the period of insurance so we can ensure you are appropriately covered.

You should keep copies of any supplementary questionnaires, documents, or letters you may be asked to supply to us as part of your application for insurance, for your future reference. Examples of such documents, where requested by us, may include jewellery valuations, property valuations, engineer report forms or solicitors' letters.

You should also note that the failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on the property.

This product can be sold with or without advice in line with Central Bank of Ireland regulations. Aviva Insurance Ireland DAC (who is the underwriter of this home insurance product), does not provide advice on the sale of this product.

PLEASE COMPLETE ALL SECTIONS IN CAPITAL LETTERS

1 - Proposer / Insured details (this section must be answered in full)

	Full name:	Date of birth:	Occupation (inc. part-time):	Tel. no.
Mr/Mrs/Ms:				
Full name of your spouse/partner:				
Mr/Mrs/Ms:				

Address:

Address of property to be insured, if different from postal address:

Additional interest - name(s) and address of bank/building society who have an interest in the property:

2 - Insurance history (this section must be answered in full)

In connection with this or any other property insurance, have you or any member of your household:	**Yes**	**No**
(1) Previously held insurance? If "Yes" please state (a) name of previous insurer:		
(b) number of years insurance held free of claims and/or losses:		
(2) Ever had any flood, subsidence, heave or landslip claims or losses?		
(3) Had any other claims or losses in the last 3 years? If 'yes', please complete the following:		

Type of claim or loss	Date	Amount paid

e.g. fire, storm, theft, water leakage, etc.

(4) Ever had an insurance policy cancelled or stopped by any previous insurer?		
(5) Ever had any special terms or conditions imposed by any previous insurer?		
(6) Been declared bankrupt or been convicted* or charged with an offence of <u>any</u> nature or have any conviction* or prosecution pending?		

*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

3 - Occupancy of the property

Please choose one of the following options (1) – (7) and answer all questions in that section:

For what purpose is the property to be insured occupied?	**Yes**	**No**
(1) Owner Occupied property:		
a. Is the property occupied solely by you and members of your household as your main residence?		
b. Is the property used solely for residential and domestic purposes?		
c. Is the property normally left unoccupied on daily basis?		

3 - Occupancy of the property cont'd

For what purpose is the property to be insured occupied? | **Yes** | **No**

(2) Tenant (you rent the property from a landlord or third party):

a. Is the property occupied solely by you and members of your household as your main residence?

b. Is the property used solely for residential and domestic purposes?

c. Is the property normally left unoccupied on daily basis?

(3) Property let to tenants (you are a landlord):

a. Is the property let to tenants solely for use as a residential domestic residence?

b. Do you have a rental agreement in place with the tenants for a period of at least 6 months?

c. Has there been any incidents or disputes in the past 6 months, regardless of making a claim or not, or reporting to any authority or not, which gave rise to you taking any action against any tenant(s)?

d. How many units is the property divided into? _____

(4) Holiday Home:

a. Is the property solely used for used for residential domestic purposes?

b. Is the property ever let to third parties?

(5) Unoccupied:

Please specify reason for unoccupancy:

a. Awaiting sale

b. In course of internal renovation

c. Other

Please provide details: _____

_____

(6) Under course of construction:

a. Is the property in the course of: (select one):

being built?

rebuilt?

external renovation?

b. What is the expected completion date of these works? _____

(7) Other (Please provide detail):

_____

_____

4 - Property details (this section must be answered in full)

The following questions relate to the property to be insured: | **Yes** | **No**

(1) Has the property ever suffered loss of damage, whether claimed for or not, in respect of:

a. Flood

b. Subsidence, heave or landslip

(2) Is the property in a good state of repair and free from all signs of damage?

(3) Are the main external walls of the property constructed with brick, stone or 'timber framed and concrete clad' construction?

(4) Is the property including any outbuildings roofed (at least 75%) with tile slate or metal?
If 'No' please provide details in 'Further details' section below.

(5) Is the property, or any part of the property, a listed building, a protected structure and/or subject to a preservation order?

(6) Does the building have ornate ceilings/plasterwork, antique fireplaces or any other unique features?

(7) In what year was the property built? _____

Further details: _____

5 - Protections

	Yes	No
(1) Are all outside/external doors of your private house or apartment fitted with suitable, key operated, manufacturer approved locks?		
(2) Are all external windows fitted with suitable, manufacturer approved latches or mechanisms to secure the windows from the inside?		
(3) Are all domestic outbuildings fitted with suitable and/or manufacturer approved locks?		
(4) Is the property protected by a working burglar alarm which has been installed and maintained in accordance with the manufacturer's guidelines?		
(5) Is the burglar alarm connected to a 24 hour monitoring station?		

6 - Cover details

Buildings
What is the full rebuilding cost of your home? €

Contents
What is the full replacement cost of your contents? €
OR
Circle the required option as a percentage of your rebuilding cost: **OR** 20% | 30% | 40% | 50%

7 - Optional covers, optional extras and discounts

Please tick the options required: Yes No (You are not obliged to purchase any optional covers or optional extras in order to purchase our main product)

(1) Full optional **Accidental Damage** cover

(2) Optional cover for jewellery, personal belongings, bicycles and money (unspecified all risks cover) – if cover is required; please tick one of the following options:

- **(a)** €**5,000** - single article limit €1,500, personal money limit €130
- **(b)** €**7,500** - single article limit €2,500, personal money limit €130
- **(e)** €**15,000** - single article limit €3,500, personal money limit €200

The maximum amount payable in total for bicycles in any single period of insurance, under this section, is €500

(3) Optional cover on individual items — If "Yes", please supply brief description and sum insured. Supporting documents will be required for items in excess of €5,000

(a)		€	**(b)**		€
(c)		€	**(d)**		€
(e)		€	**(f)**		€

(4) Optional Garden cover (on items designed to be left permanently in the open) — If "Yes", please tick one of the following options:
(a) €**1,000** **(b)** €**2,000** **(c)** €**3,000**

(5) Optional Caravan cover — If "Yes", please supply:
Make: **Year of make:**
Serial no: **Sum insured:** €
Luggage & personal effects sum insured (if required): €

(6) Voluntary increased excess (available on main residences only) — (please tick one box only)
Homechoice policies: €500 €750 €1,000
(NB The standard excess is €275 for main residences)

(7) Do you have another policy with Aviva? If "Yes", please insert the policy number:

I declare that: the statements and information recorded in this proposal form are true, complete and accurate, the property as described overleaf is and shall be kept in good condition, and I have not suppressed, withheld, misrepresented or misstated any information.

By proceeding with this policy, I agree that the information I have provided in this proposal form shall be used by Aviva to:

- review my application for home insurance,
- calculate my premium, and
- set the exceptions, terms and conditions on which my policy may be issued.

I acknowledge that the answers and information as outlined in this proposal form and any documentation provided by me, together with the policy booklet and schedule, will form my contract with Aviva Insurance Ireland DAC.

I confirm that I am giving my permission for the information provided in relation to this policy to be used for the purposes set out in the Data Protection – Privacy Notice contained within this pack.

1st Signature: _____ Date: / /

2nd Signature: _____ (for joint policyholders)

FOR COMPLETION BY BROKER

Agency _____ Agency No ___ ___ ___ ___ ___ ___

FOR OFFICE USE ONLY

Period of Insurance From ___ ___ ___ ___ ___ ___ To ___ ___ ___ ___ ___ ___ Renewal Date ___ ___ ___ ___ ___ ___ Time ___ ___ ___ ___

Policy Number ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ Area / Branch _____ Area / Branch Number ___ ___ ___

Important

Aviva Data Protection - Privacy Notice

We collect and use personal information about you so that we can provide you with an insurance policy that suits your insurance needs. This notice explains the most important aspects of how we use your information and what rights you have in relation to your personal information but you can get more information about the terms we use and view our full Privacy Policy at our Privacy page on **www.aviva.ie,** request a copy by writing to us at Data Protection Officer, Aviva Insurance Ireland DAC, Cherrywood Business Park, Dublin, Ireland, D18 W2P5 or call us at 01 8988000.

The data controller responsible for this personal information is Aviva Insurance Ireland DAC **("we" "us" "our")** as the insurer of the product. Additional controllers include your intermediary/broker who is responsible for the sale and distribution of the product and any applicable reinsurers.

1. Personal information we collect

Your data: The personal information we collect and use may include your name, address, telephone number and/or email address, date of birth or age, occupation, other products you have purchased from us, insurance requirements including details about your home or vehicle, claims history, employer details (where necessary), driver licence details, bank account details or payment card details, marital status, unspent criminal convictions and for motor insurance, penalty points, Road Traffic offences, telematics data, dashboard camera video footage, on-board vehicle diagnostics information and tachograph information (commercial vehicles). For commercial insurance products, we may carry out credit searches in relation to your business.

Other people's data: As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy.

Note: If you are providing information about another person we expect you to show them this data protection notice and ensure that they have given you permission to provide this information to us so that we can provide a quote. If they have any concerns please ask them to contact us in one of the ways described in the "Contacting Us" section.

Claims data: If a claim is made we may also collect personal information about the claim from you and any relevant third parties.

Note: 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.

Health data: We may need to ask for details relating to your health data or the health data of somebody else covered under your policy.

Criminal conviction data: We may ask for details relating to any unspent criminal convictions you and anybody else covered under your policy may have.

We recognise that information about health data and criminal convictions is particularly sensitive information. We will only collect and use such data as follows:

Purpose for which it is used	Our legal basis for using it
Criminal conviction data is used for the purposes of providing quotes and underwriting, managing reinsurance arrangements, processing any claims you may have, fraud investigation and handling any complaints you may have.	To take steps at your request before we enter into a policy (e.g. providing a quote) and to perform our insurance policy with you and people covered under the policy.
Health data is used for the purposes of providing quotes and underwriting, managing reinsurance arrangements, processing any claims you may have, fraud investigation and handling any complaints you may have.	Irish Data Protection law allows us to use health data in connection with your insurance policy.
We may also need to use your health and/or criminal data for the purposes of establishing, exercising or defending legal rights, including in connection with advice, claims, or proceedings, and where authorised by law.	

2. How we collect your personal information

We may collect personal information about you from:

- you;
- your named driver (if you are purchasing or renewing a motor policy);
- other people who live with you in an insured property (if you are purchasing or renewing a home insurance policy);
- your broker or intermediary;
- your employer, if relevant to your insurance cover;
- publicly available information including social media websites and online content, newspaper articles, TV, radio and other media content, court judgements;
- insurance industry databases and other commercial databases such as Cartell – we have provided more detail below on the industry databases from which we collect and share information;
- other records within the Aviva Group if you have or have had other insurance policies with or sought a quote from another Aviva company or third party claims;
- third parties involved in a claim (including a claimant, private investigators engaged by us, witnesses, solicitors and independent experts);
- when you visit one of the Aviva Group websites; and
- Insurance Ireland (insurance industry's representative body) operate a confidential phone line (Insurance Confidential) for individuals to report suspect fraud. Information received by Insurance Ireland is shared with relevant insurers.

3. How we use your personal information

We may collect and use your information for the purposes, and on the legal basis, set out below:

Purpose for which it is used	Our legal basis for using it
To provide a quote, including making a decision as to whether we can provide you with cover and at what price.	• To take steps at your request prior to entering into your policy. • Consent where another person provides your data to us so that we can provide them with a quote.
To verify your identity.	• To perform the policy. • To take steps at your request prior to entering into a policy. • To comply with our legal obligations.
To provide you with insurance cover and administer your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your policy.	• To perform the policy.
To validate, investigate and/or process any claims you or another person makes in relation to your insurance policy.	• To perform the policy. • To comply with our legal obligations.
To maintain arrangements we have with reinsurers.	• For our legitimate interests in managing our business.
For management information purposes including portfolio assessment, risk assessment, performance reporting and management reporting.	
For a proposed portfolio transfer, reorganisation, transfer, disposal or other transaction relating to our business.	
To detect and prevent fraud.	• For our legitimate interests in managing our business. • To perform your policy. • To comply with our legal obligations.
To comply with laws and regulations.	• To comply with our legal obligations.

4A. How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services;
- with regulatory bodies and law enforcement bodies, including the Gardaí, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation; and
- with reinsurers who provide reinsurance services to Aviva. 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, including India. These locations may not provide an adequate level of protection. We'll always take steps to ensure that any such transfer of information is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us in one of the ways described below.

If you are purchasing a motor policy, we will also use certain information and consult certain databases as follows:

Information used	Purpose(s)	Processing is necessary:
Driving Licence Number	To validate your driving licence number with the relevant authority.	In order to take steps at your request prior to entering into the policy or for the performance of your policy.
	To validate the number of penalty points disclosed by you.	
Motor Third Party Liability Database	Provide information about your insurance policy for inclusion in the Motor Third Party Liability Database **(MTPLD).**	To comply with legal obligations.
	The information contained on this database may be used by government bodies such as the Gardaí and the Motor Insurers Bureau of Ireland **(MIBI)** for purposes permitted by law, including electronic licensing and law enforcement.	
National Fleet Database	If you have a commercial motor fleet or motor trade policy, you will be issued with a Unique Identification Number by your insurer to upload your personal information on to the National Fleet Database. We and other government bodies such as the Gardai and MIBI can check this database for the information you have uploaded. For further information, please go to www.nfd.ie	In order to take steps at your request prior to entering into the policy or for the performance of your policy. To comply with legal obligations.

National Vehicle Data File **(NVDF)** and IIDS Hub	When we provide you with a quote or renew your policy of motor insurance, we access the NVDF controlled by the Department of Transport, Tourism and Sport to validate: driver numbers; number of penalty points per driver. Where you provide us with an NCD PIN number, we will verify your No Claims Discount information using the IIDS Hub, where such information is made available by your previous insurer.	In order to take steps at your request prior to entering into the policy or for the performance of your policy.

4B. How we share your personal information with others for fraud prevention

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for anti-fraud purposes including:

- sharing information about you with other insurers (including where you are purchasing a motor insurance policy, for the purposes of validating any No Claims Discount) and public bodies including the Department of Tourism Transport and Sport, the Department of Finance and the Gardaí;
- private investigators, tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies; and
- undertaking fraud searches on publicly available information as outlined above and checking the Insurance Industry claims database, Insurance Link. For more information on Insurance Link please go to www.inslink.ie. This database helps insurers check claims information and prevent fraudulent claims.

5. Credit searches

For commercial policies, we may carry out credit searches against the policyholder through third parties who provide us with credit information.

6. Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms. In particular we use an automated underwriting engine and algorithms to provide, or assist with providing, quotes including the premium that will apply to your policy of insurance, using the information we have collected. We use automated decision making as it is necessary for entering into, or performance of your policy between you as the data subject and Aviva as data controller, and other uses such as authorised by law.

7. Online information

When you visit one of the Aviva Group websites, we may record information about your computer or mobile device, including hardware and software used, general location, when and how you interact with our websites. This information is used to note your interest in our websites and improve customer journeys.

8. How long we keep your personal information for

Information submitted for a quotation may be retained by us for a period of up to 15 months from the date of the quotation. Where you purchase a product from us, information will be held for the duration of your insurance cover and for at least six years after our relationship ends in order to comply with applicable laws and regulations and for use in connection with any claims. For more information on our data retention policies please see our Privacy Policy or contact us – refer to the details in the "**Contacting us**" section below.

9. Your rights in relation to your personal information

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;
- ask not to be subject to automated decision making if the decision produces legal or other significant effects on you;
- to move certain data to other providers;
- where we rely on your consent as our legal basis for use of your personal data you have a right to withdraw your consent to such use.

Note: you have the right to object to use of personal information based on legitimate business interests. 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. Please note that any successful objection may prevent us assessing future claims and/or the policy may be cancelled.

For more details in relation to your rights, including how to exercise them, please see our full Privacy Policy or contact us in one of the ways described below.

10. Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at DPO@aviva.com, writing to the Data Protection Officer, Aviva Insurance Ireland DAC, Cherrywood Business Park, Dublin, Ireland, D18 W2P5, or call us at (01) 8988000.

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 Commissioner at any time.

For our joint protection, we may record and monitor phone calls.

Aviva Insurance Ireland DAC
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Registered in Ireland No. 605769.
Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

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