

# Home Question Set

In offering a home 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 home 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 the property*.

## Proposer details

What is your name? (title, first name, surname)

What is your date of birth?

What is your occupation?

What is your telephone number?

What is your email address?

What is your postal address?

## Joint Proposer details (if Applicable)

What is your name? (title, first name, surname)

What is your date of birth?

Have you previously held a home insurance policy?

## You Previous Insurance

Have you previously held a home insurance policy?

If 'yes' who was your previous insurer?

Number of years claim free declared with previous insurer(s)?

## Cover details

What is the address of the property to be insured?

Cover start date?

What is the rebuilding value of the property?

What is the full replacement value of the contents?

## Property details

In what year was the property built?

Is this property your main home, occupied by you and/or your family and solely used for residential purpose?

What type of property is it?  
(e.g. detached, semi-detached, purpose- built apartment etc.)

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

Is there any business use carried out on the property?

Is the property built of standard construction – built of brick, stone or timber framed and concrete clad, with a slate, tiled or metal roof?

Is there any portion of your home that is not of standard construction i.e. not built of brick, stone or timber framed and concrete clad, with a slate, tiled or metal roof?

Is any part of the property; a listed building, a protected structure or subject to a preservation order?

Has the property ever suffered any loss or damage due to flood, subsidence, heave, landslip, coastal or river erosion, whether claimed for or not?

## Security

Does the property have a burglar alarm fitted?

- If 'yes' what type of alarm is it?

Are all external doors, windows and domestic outbuildings fitted with suitable, manufacturer approved latches and locks?

## Occupancy of the property

Based on the type of occupancy you choose you will also be asked the following:

### Owner occupied property / tenant renting from a landlord

Is this property your main home, occupied by you and/or your family and solely used for residential purpose?

Is the property currently occupied?

### Property let to tenants (you are the landlord)

Is the property let to tenants?

Is this property used for any business or professional purposes?

Is the property currently occupied?

### Property is a holiday home used by you and your household for personal use

Is the property a Holiday Home?

Is this property used for any business or professional purposes?

Is the property currently occupied?

### Property used as holiday for own personal use & let to tenants

Is this property a Holiday Home?

Is this property let out to tenants?

Is this property used for any business or professional purposes?

## Claims and / loss history

### The following questions apply to all proposers to be named on the insurance policies

Have you, the joint policyholder or any member of the household ever:

Had any other claims or losses in the last 3 years whether claimed for or not

Have you, the joint policyholder or any members of your household ever been refused insurance, had a policy cancelled insurance, or had any special terms or conditions imposed by an insurer?

Have you, the joint policyholder or any members of your household ever been convicted\* or charged with an offence of any 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](http://www.irishstatutebook.ie)*

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