

Eligibility & FAQ Document

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Eligibility Criteria

The new monthly payment option is available to Commercial Lines intermediary customers only, including GCS. It does not apply to Probitas or Schemes business (Note: Exceptions agreed for certain schemes via Distribution and Schemes).

To be eligible:


- The customer must be a person or incorporated entity who lives in, or is registered to trade in, the United Kingdom, Isle of Man, or Channel Islands. Any policy with overseas or multinational cover will be ineligible.
- The policy must be renewable, and the period of insurance must be 12 months (365/366 days). Policies that are short-term, long-term, or non-renewable regardless of duration are not eligible.
- For underwriter traded **new business** not placed on Fast Trade or Acturis, financial resilience factors may be taken into consideration. Where these factors indicate the monthly payment option is not appropriate, the underwriter will advise that the policy will be ineligible.
- Instalments must be set up within 30 days of the inception or renewal date via the Aviva Broker Collections Portal.
- There is no minimum or maximum premium threshold.

Frequently Asked Questions - External

Regulatory & Compliance

Questions	Answers
Is the new Aviva Commercial Lines monthly payment option regulated by the Consumer Credit Act (CCA)?	The new monthly payment arrangement is exempt from Consumer Credit Act regulation . Customers will continue to have access to our existing forbearance measures. Further information is available in the " Financial Difficulty " section of our website.

Eligibility

Questions	Answers
How will I know if my customer's policy is ineligible for monthly payments?	<p>New monthly payment applications: You'll be notified during the ABC portal application journey:</p> <div data-bbox="619 1312 1444 1536" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Pay by Direct Debit</p> <p> Sorry this transaction cannot be paid by Direct Debit. Please select a different option or contact your Credit Controller.</p> </div> <p>New business failing our Delphi creditworthiness assessment (where undertaken): The underwriter will advise as part of the new business quotation process.</p> <p>Existing Direct Debit business: You'll be notified by the underwriter in advance of renewal date. You'll need to advise the customer and arrange an alternative payment method where required.</p>

Operational

Questions	Answers
Will credit checks be undertaken under the new Commercial Lines monthly payment arrangement?	No, credit checks will not be undertaken as part of the monthly payment set-up process. For New Business not on Fast Trade/E-Trade financial resilience factors will be considered.
What happens if instalments are not set up within 30 days of inception or renewal?	If instalments are not set up within this timeframe, the monthly payment option will no longer be available for that policy.
How will customers receive their Direct Debit payment schedule?	Customers will receive their Direct Debit payment schedule directly by post, setting out their monthly payment amounts and collection dates.
What happens if my customer experiences financial difficulty?	There are no changes to our current support or guidance. Please visit the Financial Difficulty section on our website for information on the support available.
Where can I direct any queries?	<p>For any queries about a customer's Direct Debit, please call our Collections team on 0800 068 5438* or email ddquery@aviva.com</p> <p>*Calls to 0800 numbers for UK landlines and mobiles are free. For our joint protection telephone calls may be recorded and/or monitored.</p> <p>Opening hours are 8:00 AM to 5:00 PM Monday to Friday.</p>

Migration

Questions	Answers
Do I need to take any action for existing Direct Debit customers?	Where a policy renews and remains eligible, the existing Direct Debit will migrate automatically. For policies that are no longer eligible, you'll be notified by the underwriter in advance of renewal. Written confirmation will also be sent directly to the customer advising that payment will move to broker statement at renewal.
What happens to the credit agreement that my customer already has?	The terms of the customer's existing credit agreement will not apply to premiums for any future insurance terms. Further drawdowns will not be available to fund upcoming or future renewals under these agreements.
When will the new terms apply from?	<p>The new terms will apply to any business incepted or renewed on or after 20 July 2026.</p> <p>Please note:</p> <ul style="list-style-type: none"> ▪ For policies with a renewal date on or after 20 July, that are bound between 20 June and 20 July, customers will receive two sets of Direct Debit Illustration letters. One will include a credit agreement and a Direct Debit instruction which still includes interest. You should advise your customers to ignore these. We will send an updated Direct Debit instruction which reflects the payment amounts without interest. This is the correct document. ▪ For policies with a renewal date on or after 20 July that are bound before 20 June, existing terms will apply. The new terms will apply from the next renewal date in 2027.