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Making changes online to your regionally-traded Commercial business

Frequently asked questions



We've launched a new tool on Aviva Broker which gives you the ability to make quick and easy changes to your regionally-traded Commercial policies. You can make updates in a way that best suits you, while freeing up your regional underwriter to better support you when it comes to more complex matters.

We hope you find the new tool helpful and simple to use. This FAQ document should help to answer any initial questions or queries you might have.

1. Functionality

Why have you launched the tool?

The tool is a response to your demand for a quicker, easier and more efficient way for you to make mid-term adjustments (MTAs) to your regionally-traded Commercial policies.

How do I gain access to the tool?

The tool is available on Aviva Broker. It's simple to request access. Simply [login and head to 'My Account'](#). From here, you can request access by selecting 'Regionally-traded business' in the 'Systems Access' section.

What tasks can I complete?

Initially, you can Add or Remove a vehicle on Commercial Motor (Fleet Only - CMI Policies), and renew* or lapse Commercial Motor and non-motor policies.

Is this quicker than the current MTA process for regionally-traded business?

Yes, it's quicker and more efficient for both you and Aviva. Through the use of this tool, our regional underwriters will be freed up to support you on more complex issues, and documentation will be made available automatically in e-Docs.

Will any queries or referrals go to my usual underwriter?

No, we've aligned a team of dedicated underwriters to assist with all MTA referrals and Live Chat queries.

During what hours can I use the tool and when will I have access to dedicated underwriters?

You're able to process MTAs at any time, 24/7. There may be brief periods when the system is taken offline for maintenance but prior warning will be provided whenever this is due to occur.

You'll have access to underwriters via Live Chat and through referrals between 9am and 5pm on working days. Outside of these hours, any Live Chat requests or referrals will not be dealt with until 9am the next working day.

Are there plans to add further functionality to the tool in the future?

Yes, we're working to digitise more MTAs where we see high levels of demand, allowing you to do even more online.

Does the renewal premium on the dashboard include Insurance Premium Tax?

Yes, Insurance Premium Tax is included as part of the renewal premium you see.

Am I able to override premiums for transactions?

No, there is no facility to amend premiums. If you have queries regarding this, please contact your regional underwriter.

*Renewal is available for those policies upcoming in the next 28 days, where the invitation has already been generated

If a particular premium seems high, is it possible to negotiate it?

Premium terms and conditions are agreed at the start of the policy contract. Mid-term adjustments (MTAs) simply apply those existing terms to the new vehicle(s) and as such, no negotiation is possible.

Why can't I view my commission percentage?

The tool lets you view a commission amount (£) for each additional and return premium processed. However, due to differing percentages which may apply over each section, it's not possible to display one overall percentage amount.

What do I do if I experience technical difficulties while processing a change?

If you're having technical difficulties, contact your Aviva regional underwriter who will be able to complete the change for you. They will then log your issue so it can be investigated by our technical team.

2. Underwriter support

Who should I speak to if I need help processing a mid-term adjustment (MTA) on the tool?

The tool features Live Chat functionality, supported by our dedicated underwriters. Send them a message via Live Chat and they'll be happy to support you with any queries you have.

When can I use Live Chat?

Live Chat is available to you while using the tool to make an MTA.

Can I use Live Chat on all of my policies?

No - you must contact your regional underwriter for any queries outside of the policy you are trying to process the MTA on. Our Live Chat underwriters are only available to support you with MTAs made through the digital tool.

What happens if the task I want to complete can't be done online?

You should contact your Aviva regional underwriter.

How quickly can I expect referrals to be actioned?

With a team of dedicated underwriters on hand, rest assured that your referrals will be dealt with swiftly and efficiently. These underwriters will acknowledge your referral at the earliest possible opportunity to reassure you that the transaction has been picked up. They will also provide you with a clear timescale for completion at that point.

How will I know when a referral has been completed?

One of our dedicated experienced underwriters will contact you with the premium details and any applicable terms by email. You'll then need to confirm with us whether you're happy to proceed based on the premium you've been given.

Can I see my outstanding referrals?

You can see the outstanding referrals or the status of existing referrals within the last 30 days. Anything older than 30 days will not be displayed.

What do the statuses on the 'Referrals' tab mean?

Open: a dedicated underwriter is dealing with this.

Closed: a dedicated Underwriter has completed the referral.

Cancelled: the referral has been withdrawn.

3. Processing adjustments

What do I do if I cannot find my client's policy?

Please contact Aviva Broker Online Support team (ABOS) who will be happy to assist you:

E: avivabrokeruk@aviva.com

P: 0800 158 2224

How long do I have to edit draft quotes and transactions?

Any changes you've made and 'saved for later' will be available for 30 days from the date of commencement. After 30 days, the saved transaction will expire and be deleted from the system.

What happens if a mid-term adjustment (MTA) is left incomplete?

Any MTA left incomplete for 30 days will be automatically deleted.

Within what timeframe can I process an MTA myself?

You can process an MTA on the tool as long as it's at least 90 days before the policy's renewal date. Anything within 90 days must be handled by your regional underwriter.

What do the statuses on the 'Transactions' tab mean?

Draft: there's an outstanding adjustment on the policy.

Withdrawn: an adjustment has been withdrawn.

Quote: renewal terms have been issued.

Bound: your change(s) have been accepted

Why will the system not allow me to complete an MTA?

There are a few scenarios which prevent an MTA from being completed.

These are where:

- the effective date is prior to the current date
- the MTA is out of sequence, i.e. it has an effective date prior to the effective date of a previously completed MTA..
- the effective date is within 90 days of renewal date, whilst we are preparing the renewal.
- another MTA is already open.
- the policy has been cancelled.
- it is a non-motor policy.

I am attempting to complete an MTA and the system is not letting me, although no valid reason is being indicated.

In some circumstances we cannot complete the MTA being requested. It may be due to a temporary system fault. In this situation you will be advised and an Aviva underwriter will be in touch to help complete the MTA.

How long will it take for my documents to reach e-Docs?

Documentation will appear in e-Docs on Aviva Broker immediately upon completion of your transaction.

How will I know when any changes are on cover?

An Aviva underwriter will respond to your referral as soon as possible and usually within 24 hours. No changes to this policy will take effect until the quote is accepted or a cover note has been issued.

4. Adding and deleting a vehicle

Why is my client's registration number not being recognised?

The registration search within the tool doesn't recognise personalised plates and brand-new registrations. In these cases, you have the option to manually input the vehicle's registration details.

It also doesn't recognise non-UK registration numbers. In these cases, you'll need to contact your Aviva regional underwriter.

How does the tool identify vehicle type?

It uses the Carweb database to pull through details from the valid UK vehicle registration for that registration plate. If Carweb cannot find, or incorrectly identifies a vehicle, there is an option to add the vehicle manually.

I am trying to add a vehicle but the vehicle details being pulled through are incorrect.

If the vehicle details returned by the system are incorrect, you have the option to search and add the vehicle manually.

Can I add a vehicle to an unspecified policy?

No, we're afraid adding a vehicle to an unspecified policy is not something we currently offer. The mid-term adjustment (MTA) should be dealt with as per the declaration basis on your policy.

Do modified vehicles need to be referred to an underwriter?

It depends upon the type of modification - cosmetic modifications such as alloy wheels, exhaust system changes or LPG conversions carried out by an approved LPG supplier do not need to be referred. More significant modification will require a referral.

Can I complete multiple vehicle additions/deletions in one transaction?

Yes, you can, providing they share the same effective date. If the effective dates are different, they will need to be processed as separate transactions.

Can I process a temporary additional vehicle?

You can but this has to be processed as two transactions with two effective dates. i.e. you will need to complete 'Add Vehicle' to start the temporary period, followed by 'Delete Vehicle' with an effective date of when the cover is no longer required.

If the cover is only required for one day or a matter of hours, the deletion date must be processed as the day after cover commences.

A charge for a temporary additional vehicle has produced a small charge. Is it possible to waive this charge given its size?

The customer is benefiting from the fact that we haven't levied a minimum premium charge for the cover, so we're afraid the charge must be paid for the cover granted.

How do I add a private car which is being used as a taxi to a policy?

The vehicle will be presented on the tool as a private car. This means that you will not find a group with the required 'use' to add it to.

Selecting the 'Can't find the group you need?' option will generate a referral to an underwriter who will be able to manually change the vehicle type and add it to the correct group.

How do I add a tipper with a weight under 3.5 tonnes to my policy?

The system will automatically class a tipper as a goods vehicle, even if it is under 3.5 tonnes. As the tool does not allow a vehicle of under 3.5 tonnes to be added to a goods vehicle group, this action will generate a referral to an Aviva underwriter who will be able to manually add the vehicle to the correct group.

Is it possible to delete a vehicle where a clause or endorsement applies to that particular vehicle?

No, you will need to refer to an underwriter who will be able to assist in removing the clause or endorsement if necessary.

My client has forgotten to advise me of a change and the system will not allow me to backdate cover.

It's not possible for you to complete a backdated transaction within the tool.

Will the additional or returned premium show on my account straight away?

As soon as a transaction is completed, your account will be updated to reflect the transaction made.

5. Vehicle groups

What is a vehicle group?

A vehicle group is a collection of cover attributes which apply to that vehicle. These vehicle groupings form the structure of the policy and provide cover accordingly, so it's vital that all of these attributes match the cover that your client requires. If they do not, you should select the 'Can't find the group you need?' option and a referral to an Aviva underwriter will be generated to assist you.

Why do I need to assign the vehicle to a cover group?

You will need to assign a vehicle to the relevant group that matches the cover attributes that you want for the vehicle(s) concerned. There may be more than one group that the vehicle could sit within. In these instances, the group to which you assign a vehicle will depend on your client's requirements.

What if I'm unsure of which cover group the vehicle should be assigned to?

The vehicle groups detail the cover attributes that will apply to the vehicle(s) concerned. In some instances, there may be more than one group that the vehicle could sit within, in which case the specific cover required will need to be agreed with your client.

How do I add a vehicle if the group isn't showing the cover features I need?

If you can't see a vehicle group with all the attributes of cover you need please select the 'Can't find the group you need?' option.

This will generate a referral to an Aviva underwriter who will get in touch with you to help with completion of the MTA.

What happens if I assign a vehicle to the wrong group?

If you realise this before completion of the mid-term adjustment (MTA), no problem - when you're given a summary of cover attributes you'll be offered the option to exit the transaction.

If, on the other hand, the MTA has already been completed, you'll need to contact your Aviva regional underwriter for assistance.

How do I add a hire car to the policy if the vehicle use type displayed in the group is not correct?

If you can't see a vehicle group with all the attributes of cover you need, please select 'Can't find the group you need?' option.

This will generate a referral to an Aviva underwriter who will get in touch with you to help with completion of the MTA.

To what group should I add a goods vehicle of 3.5 tonnes or below?

Any vehicle with a weight of 3.5 tonnes or below should be added to the van vehicle group.

6. Renewals and lapses

Why can't I view a full list of my renewals on the 'Renewals' tab?

Only renewals which have been invited and for which terms have been issued are displayed under your renewals tab, to make it as clear as possible for you to see what is being renewed.

Why can I see renewals that are past their expiry date?

Renewals past expiry are displayed to allow you to track and take action in regard to any renewals that are still outstanding.

Why can I renew some policies through the tool but not others?

Only renewals which have been invited and had terms issued are displayed, to ensure you are clear on what is being renewed.

If you are attempting to process a transaction past its expiry date, you cannot do this through the tool. In this situation, you must contact your regional underwriter for assistance.

What is a lapse?

A lapse is when a policy fails to renew at its renewal date.

You can process a lapse on the tool. However, should you need to cancel a policy from any other date (mid-term) then you should contact your Aviva regional underwriter in the normal way.

What should I do if I want to lapse a renewal but the policy record is not visible?

If you're unable to see the policy record you should contact your Aviva regional underwriter.

What should I do if I want to bind a renewal, but there is no policy record visible?

If you're unable to see the policy record you should contact your Aviva regional underwriter.

What should I do if I can't see an appropriate lapse reason in the dropdown list?

You should try and use the most specific reason that matches the circumstances.

Can I process a lapse past the expiry date?

No. You will need to contact your Aviva regional underwriter to assist you.

Can I cancel a policy on the tool?

You can only cancel a policy effective from the renewal date - otherwise known as lapse. All mid-term cancellations should be referred to your regional underwriter.

Is lapse and bind capability supported by Live Chat?

No, you will need to contact your Aviva regional underwriter to action this.

Who services any queries I may have on lapse and bind capability?

Your Aviva regional underwriter will be able to help you with this.