

Deferral of payment application form

Who is eligible for a payment deferral?

Customers are eligible if;

- they have a car, home, personal van or bike policy and they pay their premium monthly (payments made directly to Aviva only)
- the policy is currently active and at least one payment has been collected
- you are applying on behalf of the policyholder, and they, or their spouse/partner:
 - have been furloughed and have not yet received the 80% payment scheme from their employer **or**
 - are self-employed and are unable to work or trade because of coronavirus, and haven't yet received the 80% payment scheme via the Government
 - **or** were made unemployed at any point after 1 March.

Customer Information

You must ensure that you have read the important information below and that your customer is aware of the terms and conditions applicable to their personal circumstances.

Important information: all applications (please read this to your customer)

- This request covers one payment. For future payments, you'll need to apply again, up to a maximum of three months.
- Provided you meet the eligibility criteria, your payment will be deferred and will be spread evenly over the remaining term of your policy. This means the overall premium will remain the same, however your monthly payments will increase. Confirmation of your revised future payments will be sent to you once Aviva have processed the request.
- If you pay for your policy using an Aviva credit option, your total amount payable and APR as set out in your credit agreement will not increase. All other terms of your credit agreement will continue to apply. Payment deferral will not negatively impact your credit score.
- Don't cancel any future payments. These will be updated automatically to reflect your increased payments. Payments will be taken on the same date each month using your current payment method.
- The information you provide will be used to determine your eligibility for payment deferral. Aviva may share information with us relating to your application. This information will not impact on premiums for future insurance policies. You can view Aviva's privacy policy on www.aviva.co.uk for more information about how your personal data is processed and your individual rights.
- Aviva reserve the right to refuse your payment deferral request if you don't meet the eligibility criteria.
- Aviva can withdraw the offer of payment deferral at any time.
- Aviva are unable to reverse the payment deferral once it has been processed.

Important Information: your personal circumstances (please read this to you customer)

The payment you defer will depend on your payment status (please read the section below that applies to your customer)

I'm up to date on my payments – my next payment is due in 10 days or less

- If you have a payment due to come out of your bank account within the next 10 days, Aviva may not be able to stop the payment
- If Aviva can stop the payment process, they'll defer this payment
- If Aviva can't stop the payment process in time and are unable to collect this payment due to funds not being available, they'll defer the missed payment
- If Aviva can't stop the payment process in time and are able to collect the payment, they'll defer your next month's payment
- **You'll be requesting to defer the payment which will be spread evenly over the remaining term of your policy. This means the overall premium will remain the same, however your monthly payments will increase. All other terms of your insurance policy will continue to apply**

I'm up to date on my payments – my next payment is due in 11 days or more

- This request will cover your next payment only. If you need help for future payments, you'll need to apply again, up to a maximum of 3 months
- **You'll be requesting to defer the payment which will be spread evenly over the remaining term of your policy. This means the overall premium will remain the same, however your monthly payments will increase. All other terms of your insurance policy will continue to apply**

I've already missed one payment

- This request will cover your missed payment. If you need help for future payments, you'll need to apply again. You can do this for a maximum of three months, which includes this missed payment
- You'll be asking Aviva to defer your missed payment which will be spread evenly over the remaining term of your policy. This means the overall premium will remain the same, however your monthly payments will increase. All other terms of your insurance policy will continue to apply

I've now missed two payments

- If you've already missed two payments, you won't be eligible for payment deferral.
- However, Aviva might still be able to help. Please get in touch using the contact details on the letters you've received from them.

Apply for a payment deferral

Please provide the information requested in the table below and email the application to ddcovidops@aviva.com

If the customer requires financial support with more than one policy, you must make separate applications for each one.

To protect our customers' data, please ensure the email is encrypted and the form password protected. The password must be provided in a separate email.

Broker Name	
Broker Aviva Agency Reference	
Broker Contact	
When is the next payment due?	
Customer's first and last name	
Customer's email address	
Customer's contact number	
First line of customer's address	
Customer's postcode	
Policy type	
Policy number	
Your customer is aware of and agrees to the important information as outlined above	