

# Construction Factfinder



The information you give on this form is relevant to our assessment of the insurance risk

- (i) at new business quotation stage, or
- (ii) on renewal.

Please provide complete and accurate answers to the following questions.

Failure to do so may entitle us to vary or avoid any insurance cover subsequently issued.

## General

Name

Aviva Policy Number (where applicable)

Date you established this business

 /  / 

Name your current liability insurers

How many years have you been insured with them?

Are you a member of a relevant trade association for your industry?

Yes/No

If yes, please provide name:

If yes, do you participate in their Health and Safety scheme/initiative?

Yes/No

What is your percentage rate of employee turnover for the last year?

 %

For each of the past 3 years, please provide details of your employee and accident numbers

	Last Year	Previous Year	Year minus 2
Total number of employees	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total number of All accidents	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total number of RIDDOR accidents	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Details of your Management of Health and Safety and Security of your Employees, Sub-Contractors, Sites and Premises

### Safety Policy

Do you have a written and signed Health and Safety policy?

Yes/No

What is the date of the last review of the policy?

 /  / 

When was it last communicated to all employees?

 /  / 

How was it communicated to employees?

Are your Health and Safety systems externally audited?

Yes/No

If yes, please provide name of auditing company

### Knowledge of Health and Safety

Please give the name and position of the person(s) within your company that are responsible for Health and Safety.

Name

Position

*continued overleaf*

## Details of your Management of Health and Safety and Security of your Employees, Sub-Contractors, Sites and Premises *continued*

Do you have a trained competent person responsible for Health and Safety issues? Yes/No

If yes, please provide name and position of such person and details of formal training given

Name

Position

Training

Please give the name of any external organisations you obtain Health and Safety advice from

  

### Risk Assessment

List your main workplace hazards

  
  

List your main health hazards

  
  

Have all the required risk assessments been carried out and recorded? Yes/No

When was the last risk assessment carried out?  /  /

Are method statements prepared for each contract/job? Yes/No

Do you undertake post-incident reviews following losses or near misses? Yes/No

If yes, please give details of your procedures

  
  

### Training

Please give details of health and safety training given to employees and contractors working for you

  
  

Is training recorded? Yes/No

Do you supply and enforce use of Personal Protective Equipment where required? Yes/No

If yes, please provide details

## Details of your Management of Health and Safety and Security of your Employees, Sub-Contractors, Sites and Premises *continued*

### Workplace inspections

Is all equipment that needs statutory inspection identified and routinely inspected? Yes/No

Is there a system for the inspection of all parts of the workplace on a regular basis in order to identify defects and hazards and to ensure any corrective action is taken? Yes/No

How often are these inspections carried out?

### Waste

Do you handle any asbestos waste material? Yes/No

What waste do you produce?

How do you store, manage and dispose of waste?

### Fire

Are you familiar with the Joint Code of Practice for Fire Prevention on Construction sites? Yes/No

If yes, are Fire Safety plans prepared where required? Yes/No

Is smoking restricted to designated site areas only? Yes/No

Do you have a Fire Evacuation procedure? Yes/No

What percentage of your work on site involves the application of heat?  %

What type of heat producing equipment do you use?

If you use heat, what precautions are used?

Do you operate a "hot work" permit system for heat applications? Yes/No

If yes, are you registered to use the Fire Protection Association scheme? Yes/No

### Site Safety and Security

Do your site safety and security arrangements include:

1 materials storage? Yes/No

2 control of access / egress to site of visitors? Yes/No

3 full site perimeter fencing and boarding? Yes/No

4 special arrangements for securing valuable and portable equipment outside working hours? Yes/No

5 larger items of plant and machinery coded or fitted with tracking devices? Yes/No

## Details of your Management of Health and Safety and Security of your Employees, Sub-Contractors, Sites and Premises *continued*

6 plant being registered with a scheme, e.g. The Equipment Register? Yes/No

7 covering or fencing of holes and openings? Yes/No

**Construction, Design and Management Regulations (CDM)**

For what proportion of your work are you the main or sole contractor?  %

What are the maximum numbers of contracts you are responsible for at any one time?

For what proportion of your contracts do you incur CDM responsibilities?  %

How do you manage your obligations under the CDM Regs?

Do you use Bona-Fide sub-contractors? Yes/No

If yes:

1 how many do you use?

2 for what type of activities?

3 for how long have the Bona-Fide sub-contractors been known to you?  yrs

4 How do you vet the quality of their work/Health and Safety?

5 do you check that they have Employers and Public Liability insurance? Yes/No

6 do you check and record all of their insurance details including Insurer, renewal date, limit of indemnity etc? Yes/No

## Activity Information

**Height**

What proportion of your work is carried out above 10m?  %

Please provide details of any work above 10m

Do you erect your own scaffolding or use a specialist contractor?

If you erect your own, please provide the following:

1 the type of scaffolding e.g. tower, tied?

2 the frequency of use?

3 the maximum height of scaffolding?



## Material Circumstances

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

## How and why we use your information

We (Aviva), and our third parties, collect and use information (including data about health and unspent offences or criminal convictions) about you and, if relevant, somebody else covered under your policy and your vehicle(s), business and property.

We do this so we can:

- verify your identity and help prevent fraud
- calculate our risk to insure you
- calculate your price
- set up, assess and maintain your insurance contract with us
- renew and make changes to your cover
- process claims
- carry out marketing, profiling and analytics

We share information within the Aviva Group, our reinsurers (our own insurers) and specific other organisations for these purposes.

The information comes from:

- what you've already told us
- data we already hold about you (including from other quotes and policies with us)
- publicly available sources
- other organisations we trust
- data about your device, general location and how you interact with our website

### We carry out a quotation search from a credit reference agency

This will appear on your credit report and will be visible to other credit providers. It will be clear it's a quotation and not a credit application by you. We do this when you ask us for a quote, when we prepare your renewal and sometimes if you change your cover so that we are able to offer you a monthly credit payment option. We use data from our credit reference agency to verify your identity, prevent fraud and carry out risk profiling which allows us to calculate your premium and payment options. For more information about your rights relating to profiling and decisions that are automatically processed such as pricing, see the Privacy Notice for this policy.

The identity of our credit reference agency and the ways they use and share personal information are explained in more detail at [www.callcredit.co.uk](http://www.callcredit.co.uk). You can also check the information they hold about you.

### We use automated processes to make decisions

This means our software decides whether we can insure you and on what terms, deal with claims and carry out fraud checks. For more information, see the Privacy Notice for this policy.

### You have rights about your information

For more about your rights and how and why we use your data, see the Privacy Notice for this policy. There's more detail in our Privacy Policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or you can request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

## Declaration

I/We declare that the information given is, to the best of my/our knowledge and belief correct and complete. If the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signature

Name (Print)

Position

Date

## Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

## Data Protection - Privacy Notice

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](http://aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: [contactus@aviva.com](mailto:contactus@aviva.com) or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at [dataprt@aviva.com](mailto:dataprt@aviva.com)

## Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

### Claims history

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

## If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

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