

Plant and Equipment Insurance Questionnaire



In order that we understand your business and to ensure we can offer our most competitive terms, please complete this form fully and return to us.

Policyholder:

Existing Business **Policy Number** **Renewal Date**

Business Description: Please provide full details of your business activities.

Note: The following Business activities are automatically excluded from cover unless you tell us about them and we have reviewed and accepted them. Please indicate below if your business includes any of the following excluded activities.

Excluded Business Activities	Yes/No	% of Turnover	Applicable to Covers Yes/No		Please provide full details of activity
			Your Plant & Equipment	Hired In Plant and Equipment	
Aggregate extraction					
Agriculture/Farming					
Any work directly associated with any river, waterway, lake, reservoir or tidal shore					
Cement Works					
Demolition					
Forestry					
Gardening, Landscape Gardening, Arboriculture and Tree Felling/Surgeons					
Mining/Quarrying - Overground Risks only					
Rail/Tramway construction, maintenance and repair					
Reclamation, Recycling, Scrap and Waste risks					
Non Combustible					
Combustible including wood/timber					
Combustible excluding wood/timber					
Timber or Wood Processing					
Tunnelling					
All other business activities not stated above					
Total must equal 100%		0.0%			

How do you use Plant and Equipment

Please tell us how you use your plant. Only complete the row(s) where cover is required.

Cover Category	% of Usage					Additional Comments
	Own Use (Used on own contracts)	Hired out with conditions making the hirer responsible	Hired out with subrogation waiver	Hired out with no conditions	Total must equal 100%	
Your Plant and Equipment	100.00%	0.00%	0.00%	0.00%	100%	If "hired out with subrogation waiver and/or hired out with no conditions" is selected, please provide details below of the circumstances and the parties involved.
Hired in Plant and Equipment	100.00%	0.00%	0.00%	0.00%	100%	

The Property Insured

The Sum insured should be the estimated current market value

Type of Plant and Equipment	Your Plant and Equipment Sum Insured	Hired in Plant and Equipment Estimated Annual Hiring Charges	Additional Comments
Plant and Equipment excluding items listed below.			
All Terrain Vehicles including forestry forwarders			
Process Machinery (Please provide a schedule of all items along with details of fire protections/suppression).			
Site Surveying Equipment. (Please provide full details of any security protections)			
Trailers			

The maximum we will pay: These are limits selected by you.	Limit
Maximum Limit of Indemnity: This will be the maximum we will pay out where cover has been agreed following any one event or series of events from any one claim. (For example this could equal the highest limit of any item or the total of all items covered).	£
Limit of Indemnity – Your Plant except excluded items:	£
Limit of Indemnity – Hired in Plant except excluded items:	£
Limit of Indemnity – Your All Terrain Vehicles, Process Machinery, Site Surveying Equipment and Trailers:	£
Limit of Indemnity – Hired in All Terrain Vehicles, Process Machinery, Site Surveying Equipment and Trailers:	£

<p>Cover Basis: Our standard cover for Your Plant and Equipment is written on a blanket basis. Discounts are available where a full inventory of Your Plant and Equipment including items values is provided prior to policy inception or renewal.</p>	<p>Please indicate if you require any one of these options</p>
<p>Specified Basis (Highest Discount): The schedule will refer to the Items insured as listed in the inventory provided by You at inception or renewal. The Additional Plant Insured clause will be deleted and you must advise us of any new items if cover is required.</p>	
<p>Declaration Basis (Lower Discount): The schedule will refer to the Items insured as listed in the inventory provided by You at inception or renewal. An updated inventory will be required at the end of each period of insurance and the policy will be adjusted in accordance with the “Premium Adjustment” condition within the Section. The Additional Plant Insured – Enhanced Inventory clause and Enhanced Average Condition will replace the standard versions.</p>	
<p>Security Questionnaire. On request we can forward you this for completion. This will identify the security devices and procedures in place which may earn additional premium discounts.</p>	

Completed by **Date**

Position held

Additional Comments

Data Protection – Privacy Notices

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 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 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

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 to prevent fraud and money laundering.

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.

You should show these notices to anyone who has an interest in the insurance under the policy.

Material Circumstances

IMPORTANT - This policy is a legal contract

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.

If you have a complaint

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights. You can contact the FOS on 0800 023 4561 or visit their website at www.financial-ombudsman.org.uk, where you will find further information.

Our Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as: Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH and our firm's reference number is 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk or by contacting them on 0800 111 6168.

Choice of Law

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

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

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.

Use of Language

All communications relating to this contract will be in English.

| Retirement | Investments | Insurance | Health |

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