

Latent Defects Application Form

Proposer

Name of Proposer

Postal Address

Postcode

Interest in premises

Owner/Developer/Tenant/Funder

Upon completion will the Premises be:

Sold/Leased/Occupied/Other

The Premises to be Insured

Location of the Project/Site address

Proposed usage of Premises

Number of Buildings

a) Number of storeys – i) above ground level

ii) below ground level

b) Height of building

c) Ground floor area

d) Type of foundation (piled, pad etc.)

e) Type of ground slab

f) Type of frame (steel, concrete etc.)

g) Type of cladding

h) Roofing materials

i) Is roof flat or pitched?

Give details of any existing structure being incorporated in the structure

Ground Conditions

- a) Do you know of any factors relating to the site (e.g. if reclaimed land, landfill or mining area) which may affect the acceptance of the risk
- b) Nature of Ground at Foundation level
- c) Level of Water Table

The Contract

Total Contract Value £

Estimated Reinstatement Value at Practical Completion (including allowance for professional fees, debris removal and demolition costs) £

Is the contract design and build? Yes/No

Contractual Maintenance Period (number of months)

Analysis of Sum Insured (reinstatement value)

Structure	New Works	Existing Structure
Foundation	£	£
Basement	£	£
Frame	£	£
External envelope	£	£
Roof	£	£
Mechanical and Electrical		
MEP	£	£
Lifts	£	£
Other		
Components & finishes	£	£
External Works	£	£
Demolition	£	£
Professional Fees	£	£
Preliminaries	£	£
Total Values	£	£

Programme of Works

- a) Current stage of works
- b) Duration of works
- c) Expected start date of site clearance
- d) Expected start date of construction works
- e) Expected date of Practical Completion

Parties to the Contract

Name of Architect

Postal Address

Postcode

Give details of any financial relationship between the Architect and Proposer or Owner other than that arising out of works contracts.

Level of Professional Indemnity held including any caps on liability

Is the contract between the Owner and the Architect under seal?

Is there or will there be a collateral warranty in force with the Architect?

Parties to the Contract (Continued)

Name of Consulting Engineer

Postal Address

Postcode

Give details of any financial relationship between the Consulting Engineer and Proposer or Owner other than that arising out of works contracts.

Level of Professional Indemnity held including any caps on liability

Is the contract between the Owner and the Consulting Engineer under seal?

Is there or will there be a collateral warranty in force with the Consulting Engineer?

Name of Main Contractor

Postal Address

Postcode

Give details of any financial relationship between the Main Contractor and Proposer or Owner other than that arising out of works contracts.

Level of Professional Indemnity held including any caps on liability

Is the contract between the Owner and the Main Contractor under seal?

Is there or will there be a collateral warranty in force with the Main Contractor?

Name any party against whom you will be waiving your rights of redress

Cover Requirements

- | | |
|-------------------------------|------------------------------------|
| a) Structural Cover | Yes/No |
| b) Mechanical & Electrical | Yes/No |
| c) Loss of Rent | Yes/No |
| i. Annual Rent Figure | £ |
| ii. Required Indemnity Period | |
| d. Policy length | 10 years/12 years/Options for both |

Additional Information

In addition to completing this Application Form please provide the following information for review:

- Programme of Works
- Interpretive Geo-technical/Ground Investigation Report
- Earthworks Specification (if applicable)
- Contract Sum Analysis/Cost Breakdown
- Design and Access Statement
- Full set of Plans & Elevations
- Engineers RIBA Stage 3 or 4 Design Report
- Details of the proposed Basement Waterproofing strategy (if applicable)
- Façade Specification
- Glazing Specification

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. 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 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. 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

Date

Position in Company

Please send the completed form to one of the following Latent Defects Underwriters:

David Townsend	david.townsend@aviva.com	07800 696 158
Peter Hunt	peter.hunt@aviva.com	07384 230 383
Sarah Mears	sarah.mears@aviva.com	07384 906 575
Group email box	latent.defects@aviva.com	

Important Information

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.

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.

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](https://www.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.

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.

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.

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. A copy of the completed application will be supplied on request within a period of three months after its completion.

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.



Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

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