

This is a summary of our Motor Trade insurance policy and **does not contain the full terms and conditions of the cover**, which can be found in the policy document. It is important that you read the policy document carefully when you receive it. Your cover depends on the choices you have made. Your cover document will show the items you have chosen to cover along with the cover limits.

What is Motor Trade Insurance?

This policy is designed to protect businesses in the Motor Trade industry. Whether you operate from a small repair garage to a large car dealership, MOT centre to mobile mechanic. Aviva's Motor Trade insurance gives broad cover with a wide range of extensions that can be tailored to meet your business needs.

Cover does not automatically extend to include any personally owned vehicles. Cover may be extended for some personally owned vehicles of directors and principals which are primarily used for business, but these must be added to the policy and a Clause and specified Certificate of Motor Insurance will be issued.

Property Damage

This cover protects your premises or workshop, showroom or forecourt in the event of fire, theft or damage including any contents, vehicle stock, tools, or machinery and plant. Cover automatically includes:

- ✓ **Capital Additions** - damage to newly built or improved buildings and machinery within specified areas, up to the lower of 15% or £500,000.
- ✓ **Change in Temperature** - damage to insured buildings, machinery, and stock caused by temperature changes due to breakdowns in refrigeration or electrical systems.
- ✓ **Changing Locks & Key (non-vehicle)** - replacing locks, digital access cards, safe keys, or alarm codes following theft or attempted theft of keys - whether from the premises, a home address, or involving violence or threats to staff. Up to £25,000 per period of insurance.
- ✓ **Changing Locks - Vehicles** - replacing locks, alarm parts, and central locking systems if ignition keys to an insured vehicle are lost or stolen provided that the vehicle's identity or location is known to the person who obtained the keys. Up to £50,000 per period of insurance.
- ✓ **Contract Sale Price** - If goods sold are damaged before delivery and the sale is cancelled; we'll cover the loss based on the agreed sale price.
- ✓ **Damage to Grounds** up to 25,000 any one claim
- ✓ **Damage to Vehicles Being Worked Upon** - damage to vehicles at the insured premises while they're being repaired, serviced, cleaned, or modified.
- ✓ **Debris Removal Recycling** up to £10,000 any one claim.
- ✓ **Directors & Employees Tools** - provides cover away from the premises up to £5,000 any one claim and £2,500 per Tool.
- ✓ **Discount to Effect Sale** - if a new vehicle being sold is damaged and a discount is required to complete the sale; we'll cover up to £25,000 any one claim.
- ✓ **Drains** - costs of cleaning or clearing drains, sewers, or gutters if they're affected by damage to your buildings or equipment.
- ✓ **Electric Vehicle Battery** damage caused by a leakage of electricity, short circuiting or a power surge.
- ✓ **Energy Efficiency** - if your building is damaged, we'll help cover the extra cost of using more energy-efficient materials to repair it up to 10% of the claims up to a maximum limit of £10,000 any one period of insurance.
- ✓ **Exhibition Sites** - up to £25,000 any one claim for damage to stock and machinery and plant while in transit or on display at exhibitions for up to 7 days, across the EEA, including during setup and takedown.
- ✓ **Expediting Expenses** - the extra costs of working outside normal hours including public holidays to repair or reinstate damaged property, up to £50,000 any one claim.
- ✓ **Falling Trees** maximum payable £2,500.

Property Damage continued

- ✓ **Fire & Security Equipment** - up to £25,000 any one claim to refill fire extinguishers, reset alarms, and repair fire safety systems after damage.
- ✓ **Fraud & Trick** - damage to vehicles (including customer vehicles) when possession is gained through fraud or false pretence, subject to an excess or percentage deduction.
- ✓ **Glass** cover where the buildings are insured
- ✓ **Homeworkers** - damage to property, used for clerical activities at a director or employee's permanent residence up to £5,000 in any one period of insurance.
- ✓ **Incompatibility of Software** - if damage to computer equipment makes existing software incompatible with replacements, we'll cover the cost of necessary modifications or data media replacements up to £25,000 any one claim.
- ✓ **Insect Removal** - up to £2,500 any one claim to remove nests of harmful insects from your premises, unless they were already present before your policy started.
- ✓ **Loss of Use of Customers' Vehicles** - cover for your legal liability if a customer is unable to use their vehicle if damaged - up to £100,000 any one occurrence.
- ✓ **Machinery Re-erection Costs** - costs of re-erecting machinery after damage, under the Machinery and Plant sum insured, for each affected item.
- ✓ **Metered Services** - up to £25,000 any one claim for metered water, electricity, or gas that's accidentally discharged at the insured premises-unless the building is unoccupied at the time.
- ✓ **New Vehicle Replacement** - covers the replacement of a new vehicle with one of the same make and specification if it is stolen or significantly damaged within 12 months of first registration-whether owned by the business or a customer.
- ✓ **Own Land Clean Up Costs** - covers the cost of remediating land at the premises which has been contaminated, following damage from an insured event, other than accidental or malicious actions. Up to £10,000 any one claim.
- ✓ **Property Otherwise Specified or Insured** - damage to customers' vehicles or their contents at the premises, even if those items are insured elsewhere.
- ✓ **Seasonal Increase** - a 30% increase to the sum insured for vehicles owned, leased, or held on consignment during February, March, August, and September to reflect higher stock levels at peak trading times.
- ✓ **Stock - Extended Cover** - cover for specific high-risk stock items such as tyres, vehicle security or navigation equipment, and electronics up to £5,000 any one claim.
- ✓ **Stock in Transit** - damage to stock, materials, and customers' goods while in transit, including loading and unloading, plus, related costs like transferring goods, reloading fallen items, and clearing debris, up to £5,000 any one claim.
- ✓ **Temporary Repair** - up to £50,000 any one claim for temporary repairs to insured property following damage.
- ✓ **Temporary Removal** - damage to buildings, portable hand tools, and machinery & plant while temporarily removed from the premises for business use, including transit up to the lower of 10% of the sum insured up to £250,000.
- ✓ **Temporary Removal of Computer Equipment** - damage to computer equipment temporarily removed for maintenance or repair within the UK and Ireland. Includes worldwide cover for data storage materials and portable equipment-subject to specific security conditions and limits for theft.
- ✓ **Trace and Access** - up to £25,000 any one claim to locate and repair the source of water or fuel leaks, such as from pipes or heating systems, when the resulting damage is insured under the policy.
- ✓ **Waiver of Average RICS** - This waives the average conditions if there has been an RICS survey within the last three years.

Significant **exclusions and limitations**

- X Wear and tear, gradual deterioration, faulty or defective design or materials.
- X Pollution or contamination.
- X Theft or attempted theft whilst the premises are unoccupied or disused.
- X Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) whilst the premises are unoccupied or disused.
- X Damage due to water table level changes or frost.
- X Damage other than by fire or explosion arising from production, servicing or testing.
- X Mechanical or electrical breakdown or derangement.
- X Faulty or defective workmanship, operational error or omission by the insured or their employees.
- X Unexplained losses, acts of fraud or dishonesty and inventory shortage.
- X The first part of any claim (the excess).

Road Risks

Cover for your own vehicles, customers' vehicles, and loaned vehicles while being driven.

Choose from three levels of cover:

- **Comprehensive**
- **Third Party, Fire & Theft** – covers fire damage or theft.
- **Third Party Only** – covers injury or damage to third-party property or people.

Tailor your policy with options such as:

- Named drivers or any driver.
- Social, domestic & pleasure use.

Road Risks – Damage Cover

Damage to the insured vehicle * including loss or damage caused by fire or theft, including the cost of protection and removal of the vehicle to the nearest repairer and delivery to your premises after repair.
Cover includes

- ✓ **Changing Locks Vehicles** £50,000 any one period of insurance.
- ✓ **Charge Points and Charging Cables** cover for charging cable, adaptor or refuelling connecting components.
- ✓ **Child Seats** we'll pay for replacement child seats following an accident even if there's no visible damage up to £500 any one claim.
- ✓ **Contract Sale Price.**
- ✓ **Discount to Effect Sale** up to £25,000 any one claim.
- ✓ **Electric Vehicle Battery** – cover for damage to a vehicle's high voltage battery, caused by a power surge whilst the battery is being charged.
- ✓ **Medical Expenses** – medical expenses if the driver or any passenger in an insured vehicle is injured as a direct result of an accident involving that vehicle. £350 per person.
- ✓ **Misfuelling** – if you accidentally fill your vehicle with the wrong fuel, we'll either clean the fuel system on-site or transport your vehicle to an approved garage for cleaning. Up to £500 any one claim.
- ✓ **Motor Legal Protection** – Uninsured Loss Recovery up to £100,000 & Legal Defence Costs £10,000.
- ✓ **New Vehicle Replacement.**
- ✓ **Vehicle in the Custody of Sub-contractors** – cover for Damage while temporarily in their control.

Significant **exclusions and limitations**

- X Loss of use, wear and tear, depreciation, or any mechanical/electrical/computer breakdowns or failures.
- X Damage to tyres from braking, punctures, cuts, or bursts.
- X Theft if the vehicle's ignition keys are left in or on the vehicle.
- X Any reduction in value after repairs is not covered.
- X Loss, damage, injury, or death that happens off the road while loading or unloading the vehicle, unless done by the driver or attendant.
- X Property owned by or in the care of anyone insured under the policy, or for property being transported by the vehicle.
- X Any consequences related to terrorism, unless required by the Road Traffic Acts.
- X The first part of any claim (the excess).

* Cover does not automatically extend to include any personally owned vehicles. For us to consider, full details of the vehicle must be provided to us.

Liability to Third Parties

Legal liability to pay compensation, costs and expenses for bodily injury or damage to property due to an accident caused by or in connection with an insured vehicle. Cover automatically includes:

- ✓ **Car Sharing** in a private car, as long as you're not making a profit from it.
- ✓ **Contents of Customer Vehicles** - Commercial loads £250,000 and all other contents £5,000 per occurrence.
- ✓ **Continental Use** - we will provide the necessary cover to comply with the laws of compulsory insurance while you're driving in EU countries and certain non-EU countries.
- ✓ **Contingent Liability.**
- ✓ **Damage to Customers' Vehicles Being Worked Upon** caused by your faulty or defective repair or servicing.
- ✓ **Detached Trailers.**
- ✓ **Driving Other Vehicles** - cover whilst you or any business partner or director are driving other vehicles (not owned by or hired to or in the custody or control of the business) for social, domestic and pleasure purposes.
- ✓ **Driving at Work and Legal Costs** - legal fees and expenses for Health and Safety at Work legislation including Corporate Manslaughter and Corporate Homicide.
- ✓ **Emergency Treatment Fees.**
- ✓ **Loss of Use of Customers' Vehicles** - covers your legal liability following damage up to £100,000 per occurrence.
- ✓ **Payment for Court Attendance** expenses in connection with a claim you are covered for up to £750 limit per day.
- ✓ **Payments made under Compulsory Insurance Regulations and Rights of Recovery.**
- ✓ **Unauthorised Driving or Use.**
- ✓ **Unauthorised Movement.**
- ✓ **Unlicensed Drivers.**

Significant **exclusions and limitations**

- X Liability in respect of liquidated damages, penalty clauses and fines.
- X Work in or on, or travel to or from any offshore installation or support vessel.
- X Bodily Injury of employees whilst carried in or upon a vehicle.
- X Cover for acts of terrorism is limited to £5,000,000 per event.
- X The first part of any claim (the excess).

Public and Products Liability

Protection against your legal liability for bodily injury to third parties and damage to their property, including fees, expenses, damages and claimants' costs following injury or damage by goods that have been supplied, sold or repaired. Cover automatically includes:

- ✓ **Accidental damage to employees' and visitors' personal belongings** in your custody or control.
- ✓ **Legal costs and expenses to defend prosecutions** under all relevant health and safety legislation, the Corporate Manslaughter and Corporate Homicide Act 2007 and Part II of the Consumer Protection Act 1987 & Food Safety Act 1990.
- ✓ **Data Protection** - Legal costs and compensation if proceedings are brought under the Data Protection Act 2018 or EU General Data Protection Regulation - up to £1,000,000 any one period of insurance.
- ✓ **Financial Loss** - up to £250,000 (separate limit for non-EU vehicles) for pure economic loss where a supplied product is not of satisfactory quality.
- ✓ **Hired or Rented Premises** - liability for loss or damage to premises hired or rented to you for the purpose of your business.
- ✓ **Injury to working partners.**
- ✓ **Libel and Slander (In House Publications)** - £25,000 any one period of insurance.
- ✓ **Overseas Personal Liability.**
- ✓ **Payment for Court Attendance** expenses in connection with a claim you are covered for - up to £750 per day.

Significant **exclusions and limitations**

- ✗ Injury to your employees.
- ✗ Loss or damage to property in your custody or control other than employees' or visitors' personal belongings.
- ✗ Any advice, instruction, consultancy, design, inspection, certification or testing which you provide under a specific contract or for which you're paid separately.
- ✗ Liability arising out of the products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices or hazardous industries.
- ✗ Pollution unless caused by a sudden and identifiable incident.
- ✗ Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel.
- ✗ Liquidated damages, penalty clauses and fines.
- ✗ Claims arising from asbestos.
- ✗ Financial Loss arising from Personal Injury or Damage to Property.
- ✗ Acts of terrorism - cover is limited to £5,000,000 or the Limit of Indemnity specified in the policy schedule, whichever is the lower.
- ✗ The first part of any claim (the excess).

Business Interruption (Optional Cover)

Covering interruption to the business following an insured loss under the Property Damage section which results in a loss of profit. Cover automatically includes:

- ✓ **Additional Vehicle Charging Costs** incurred to charge your or your customers' electric vehicles following damage to your EV charge points to prevent a reduction in turnover – up to £10,000 any one claim.
- ✓ **Damage by Breakdown** – Up to £250,000 any one period of insurance.
- ✓ **Essential Personnel** – costs to prevent a reduction in income following the death or permanent total disablement of essential personnel – £50,000 any one loss.
- ✓ **Public Relation Expenses** £10,000 any one period of insurance.
- ✓ **Renewable Energy Income** – covers loss of income from generation of renewable energy if the items, such as solar panels, are damaged and they are insured under the property damage section of your policy up to £10,000 any one claim.
- ✓ **Workplace Office Recovery** – £50,000 any one period of insurance.
- ✓ **Exhibitions** – if the insured property is damaged while being exhibited or transported within the EEA – up to £25,000.
- ✓ **Full Failure of Electricity, Gas and/or Water Supply** – accidental failure if the failure lasts more than 4 consecutive hours. Various sub-limits apply.
- ✓ **Loss or Damage in Transit** – up to £10,000.
- ✓ **Motor Vehicles** you own, located in the covered territories, but not at any premises you occupy – up to £10,000.
- ✓ **Prevention of Access** to your premises due to damage at a nearby property up to £50,000.
- ✓ **Property Temporarily in the Custody of Subcontractors** within the policy territories up to £20,000.
- ✓ **Unspecified Customers** – damage at any of your customers' premises in the policy territories up to £100,000.
- ✓ **Unspecified Suppliers** – damage at any of your suppliers' premises, including motor vehicle manufacturers or those supplying you with components within the policy territories or any member country of the EU. Up to 25% of the sum insured or maximum of £250,000.
- ✓ **Vehicle Storage Sites** – damage anywhere within the policy territories where you are storing any vehicle excluding premises that you occupy. Up to 15% of the sum insured or maximum of £1,000,000.

Additional Covers

Cover is extended to include interruption or interference with your business resulting from the following covers:

- ✓ **Action by Police or Authorities** – if access to your premises is restricted or closed by authorities due to an emergency nearby that poses a threat or causes disruption – up to £50,000 any one period of insurance.

Significant **exclusions and limitations**

- X Any loss excluded under the Property Damage Section.
- X Unspecified Suppliers excludes damage at any premises of suppliers of electricity, gas, water or telecommunications services.
- X Acts of Terrorism.

Motor trade insurance also offers a range of optional covers:

Employers' Liability (Optional Cover)

Protects your business against the cost of compensating an employee and any associated legal fees if they are injured or become ill as a result of their work. Cover includes

- ✓ **Injury to Working Partner.**
- ✓ **Worldwide cover for employees** who are temporarily working overseas.
- ✓ **Legal Costs and expenses to defend prosecutions** - under all relevant health and safety legislation and the Corporate Manslaughter and Corporate Homicide Act 2007.
- ✓ **Payment for Court Attendance** expenses in connection with a claim you are covered for up to £750 limit per day.
- ✓ **Unsatisfied Court Judgements** in favour of employees injured in the insured's employment by third parties.
- ✓ **Acts of terrorism** (limited to £5 million for any one event).

Significant **exclusions and limitations**

- ✗ Liability in respect of liquidated damages, penalty clauses and fines.
- ✗ Work in or on, or travel to or from any offshore installation or support vessel.
- ✗ Bodily injury of employees whilst carried in or upon a vehicle.

Group Personal Accident (Optional Cover)

Group Personal Accident insurance provides a tax-free lump sum or an ongoing weekly payment to you or your employees if they are killed or suffer temporary or permanent injuries due to an accident in the workplace. Non-work-related accidents can also be included.

A wide range of benefits are automatically included to minimise the impact of an accident such as cosmetic surgery, home and workplace alterations, plus rehabilitation and retraining to help employees back to work quicker. To help protect your business reputation, we cover the necessary PR consultants' fees to mitigate any damage from bad publicity.

Significant **exclusions and limitations**

- ✗ Accidental bodily injury occurring after the insured person's 86th birthday.
- ✗ Accidental bodily injury excludes any sickness or disease (unless resulting directly from accidental bodily injury), or naturally occurring condition or degenerative process.

Business Travel (Optional Cover)

This cover protects you and your employees against a wide range of costs and security assistance services while on an overseas business trip. This includes:

- ✓ Medical and Emergency Travel Expenses.
- ✓ Medical Repatriation.
- ✓ Travel Disruption.
- ✓ Lost, Stolen or Damaged Business Equipment and Personal Belongings.
- ✓ Hijack, Kidnap and Ransom.
- ✓ Personal Liability and Legal Expenses.

This cover can be selected on its own or alongside our Group Personal Accident cover.

Significant **exclusions and limitations**

- X Medical Expenses:
 - incurred when the specific purpose of the journey is for medical treatment or advice.
 - arising from an illness of which the insured person is aware and is travelling against medical advice.
 - incurred whilst on an insured journey within the insured person's country of residence.

Money and Assault (Optional Cover)

- ✓ **Loss of Money** belonging to your business.
 - on your premises during business hours.
 - whilst in transit or in a bank night safe.
 - on your premises from a locked safe after business hours.
- ✓ **Bodily Injury** - to you or your employees as a result of assault or attempted assault while carrying money belonging to your business.
- ✓ **Medical & Dental Expenses** - up to £500.
- ✓ **Personal Belongings.**
- ✓ **Fraudulent Use of Credit Cards.**
- ✓ **Option to extend cover to include Wrongful Conversion** - financial loss if a purchased vehicle is later claimed by its rightful owner of title.

Significant **exclusions and limitations**

- X Shortages due to clerical or accountancy errors.
- X Losses due to the fraud or dishonesty of any employees not discovered within seven working days.
- X Loss from unattended vehicles.
- X Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Computer & Electronic Equipment (Optional Cover)

Cover for business owned computers, laptops, mobile phones, printers and software.

- ✓ **Damage to equipment** at the premises and whilst temporarily removed.
- ✓ **Breakdown** - damage to equipment due to breakdown with an inner limit of up to £10,000 on non-maintained computer equipment. Breakdown is an optional cover on Electronic Equipment.
- ✓ **Reinstatement of Data.**
- ✓ **Claims settlement** - if repair is impossible, we pay for replacement equipment to the same specification, or nearest specification if unavailable.

Significant **exclusions and limitations**

- X Equipment held as stock.
- X Damage caused by virus, hacking or denial of service attack.
- X Damage which is covered by a guarantee or maintenance agreement.
- X The first part of any claim (the excess).

Cyber (Optional Cover)

Cyber insurance covers financial losses resulting from ransomware attacks, data breaches and other cyber incidents that cause damage to your computer systems or data. It also covers lost revenue and legal defence costs from customers whose data was compromised.

24/7 Incident Response

- **A dedicated incident manager** will co-ordinate the incident from the outset, bringing in the right experts when necessary.
- **Specialist IT forensics** and consultants will identify the type of threat, the extent of the damage and if data has been compromised.
- **Reputational experts** can help minimise any negative impact on the brand, customers or suppliers, across press and social media.
- ✓ **Damage to IT systems** and data.
- ✓ **Cyber terrorism.**
- ✓ **Social Engineering** and Funds transfer fraud (optional).
- ✓ **Business Interruption** - loss of revenue.
- ✓ **Cyber extortion ransom** payment where insurable by law.
- ✓ **Regulatory fines and penalties** where insurable by law.
- ✓ **Third party liabilities**, including network security, data privacy and media removal costs.

Significant **exclusions and limitations**

- X Losses deliberately carried out by an employee or if they work in collusion with a third party.
- X Failure of infrastructure including the internet, utilities, telecommunications, domain name service, certificate authority or content delivery network.
- X Errors or omissions in any professional advice or services.
- X Infringement of patents or misappropriation of trade secrets, or licence fee or royalties in respect of intellectual property.
- X The first part of any claim (the excess).

Business All Risks (Optional Cover)

Cover for loss or damage to specialist items at your premises, anywhere in the UK or worldwide. You can choose to settle claims on either an Indemnity or Reinstatement basis.

Significant **exclusions and limitations**

- X Gradual deterioration or wear and tear.
- X The property insured's own mechanical or electrical breakdown or derangement.
- X Any consequential loss or damage.
- X Damage caused by escape of water from any tank, apparatus or pipe, malicious persons (other than by fire or explosion) or theft or attempted theft when the premises are unoccupied.
- X Theft from any Unattended Vehicle unless there is evidence of forcible and violent entry into the vehicle.
- X The first part of any claim (the excess).

Management Liability (Optional Cover)

Management liability cover protects individual directors, officers and companies against claims alleging a wrongful act.

The cover comprises three cover sections

- ✓ **Directors and Officers Liability** (core cover) – protects the individuals.
- ✓ **Employment Practices Liability** – protection for claims made by employees for a wide range of employment practice violations.
- ✓ **Corporate Legal Liability** – protection for your company against a wide range of claims made against it.

Significant **exclusions and limitations**

- X Proven fraud, dishonesty and criminal acts.
- X Known wrongful acts.
- X Pending and/or prior litigation.
- X Existing wrongful acts reported to a previous insurer.
- X The first part of any claim (the excess).

Goods in Transit (Optional Cover)

Cover for goods or stock whilst in transit, over land or sea, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

Your drivers' personal effects – up to £500

Sheets, ropes and packing materials – any one claim £500

Tools – any one occurrence – £6500

Significant **exclusions and limitations**

- X Losses caused by defective or inadequate packing, insulation and labelling.
- X Theft or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed.
- X The first part of any claim (the excess).

Commercial Legal Protection (Optional Cover)

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business. Cover includes:

- ✓ **Employment Disputes and Compensation Awards** - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made.
- ✓ **Legal Defence** - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety legislation and data protection rules.
- ✓ **Property Protection** - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass.
- ✓ **Bodily Injury** - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business.
- ✓ **Tax Protection** - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due.

Significant **exclusions and limitations**

- X Claims must be reported within 180 days of you becoming aware of an incident.
- X Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim.
- X In respect of compensation rewards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective.
- X In respect of redundancies, you must follow the advice of the legal helpline prior to serving notice of dismissal.
- X Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office.
- X Investigations by HM Revenue and Customs into alleged dishonesty or criminal defences.

If a solicitor is required to deal with your legal problem, we will appoint one from our approved panel. These solicitors have been carefully chosen as experts in the areas covered by this policy and are required to comply with strict service standards.

Added Value Services

DAS Businesslaw

<https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help your client manage their business effectively. Once insurance is in place with us, your client will have access to:

- Unlimited legal advice via the legal advice helpline.
- Email alerts on changes in law, legislation and regulation.
- A range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help with the day-to-day running of the business, as well as helping to manage exposure to legal risk.
- Topics ranging from branding, crowdfunding and financial and tax planning to marketing strategy can help to build and grow your client's business.

What are my obligations?

This is a summary of the main actions you must take to make sure your policy cover operates fully.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy.
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy document.
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

How long does my Aviva Business Insurance last for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

How to make a claim

If you need to make a claim please call our claims line using the appropriate telephone number shown below. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

 **Telephone: 0800 015 1498**

Calls to 0800 numbers from UK landlines and mobiles are free. For our joint protection telephone calls may be recorded and/or monitored.

How do I make 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 4567** or visit their website at **www.financial-ombudsman.org.uk**, where you will find further information.

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel, contact your insurance adviser.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See **fscs.org.uk**

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

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