

# Aviva Private Clients Home Insurance - Italy



## Important Information

### Important Notice – Information we need to know about

When we ask you any questions or ask for information, you must take care to provide accurate and complete information. This is because in deciding to accept this policy, and in setting the terms including the premium, we have relied upon the information which you have provided to us.

#### What if you give incorrect information?

Where there is false declaration, reluctance, omission or inaccuracy we may:

- Where there is an omission, or wilful or grossly negligent misrepresentation we can void or terminate the Policy. Such voidance or termination can take place any time within 3 months of us having knowledge of the omission, or wilful or grossly negligent misrepresentation.
- Where we become aware of an omission, misrepresentation or negligence after a claim has been made, we can reduce the amount that we pay on any claim in the proportion that the premium you have paid bears to the premium we would have charged if all risks had been fully and accurately declared.
- Where no claim has yet been made, we retain the right to continue with the policy but increase the premium subject to your acceptance, or terminate the policy 10 days after notifying you in writing of intention to terminate. Where the policy is terminated we will refund the premium minus any time spent on cover.

#### FRAUD

If you, or anyone acting for you makes a fraudulent or negligent claim, omission or misrepresentation:

1. We will not be liable to pay the claim; if we would not have entered into the policy if we had known and;
2. We may recover from you any sums paid by us to you in respect of the claim; and
3. We may terminate the Policy within 3 months of becoming aware

If we exercise our right under 3 above:

- we shall not be liable to you in respect of a relevant event which happens after the time of the fraudulent act.
- A relevant event is whatever gives rise to our liability under this policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- we need not return any of the premium paid.

# Data Protection – Privacy Notice

## Your Personal Information

Aviva Ireland Insurance Designated Activity Company (“**Aviva**”) underwrites your insurance policy and is a data controller responsible for your Personal Information.

Aviva collects and uses 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 types 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).

Some of the Personal Information we use may be provided to us by a third party. This may include information provided by your broker, information already held about you within the Aviva group and 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 <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.

## How we use your Personal Information

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 our full privacy policies.

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

## Your rights

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 Authority in your country. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in our full privacy policies or by contacting us.

## Contact us

If you have any questions about how your Personal Information is used or how to exercise your rights, please email [dataprt@aviva.com](mailto:dataprt@aviva.com) or write to The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR.

## If you have a complaint

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times. If you have any questions or concerns about this policy or the handling of a claim, please contact the insurance adviser who arranged this policy.

If you wish to make a complaint in relation to your insurance policy, you can do so at any time by referring the matter to your insurance adviser or by contacting Aviva Insurance Limited at:

Complaints Manager  
Aviva Insurance Limited  
PO Box 78, Surrey Street, Norwich NR1 3EB  
Email: [ukgiceo@aviva.com](mailto:ukgiceo@aviva.com)

Telephone from within the United Kingdom:  
0800 092 7713 or, from outside the United Kingdom:  
Telephone: +44 (0) 1603 606653

### Our Regulatory Status

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London, EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

### Copy of document availability

If you would like to receive copies of your policy documents in paper, please contact your insurance adviser.

### 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.

You may also address to us: (i) complaints relating to the behavior of our employees; (ii) also in conjunction with IVASS, complaints relating to the failure to comply with other provisions of the Italian Code of Insurance, of the relevant implementation rules, as well as provisions concerning distance marketing and the selling of insurance products.

We will notify you of our decision regarding your complaint within 45 days from the date on which we receive the complaint. In accordance with IVASS Regulation No. 24 of 19 May 2008, you may also address the following complaints to IVASS:

- complaints which do not relate to the contractual relationship or to the management of claims, but relate to failure to comply with other provisions of the Italian Code of Insurance, or the relevant implementing rules, or the provisions concerning distance marketing and selling of insurance products;
- complaints already submitted to us which did not receive a response within 45 days of receipt or which have not received a satisfactory response not considered.

The complaint should contain the following details:

- (a) first name, surname and domicile of the complainant, possibly with telephone number;
- (b) identification of the entity(ies) whose conduct is subject to the complaint;
- (c) brief description of the reason for the complaint;
- (d) correspondence regarding the complaint;
- (e) any other documents relevant to the complaint.

For the purpose of submitting the complaint, you may use the relevant form provided by IVASS, available at: [https://www.ivass.it/consumatori/reclami/guida\\_reclami.pdf](https://www.ivass.it/consumatori/reclami/guida_reclami.pdf)

If the information required in points (a), (b) and (c), is not properly produced, IVASS (in order to initiate the investigation within the time limit of 90 days from receipt of the complaint) will request that the complainant, supplement the complaint with the missing information. Complaints in relation to which the Judicial Authority has already been petitioned do not fall within the competence of IVASS.

IVASS' address is:  
IVASS - Istituto per la Vigilanza sulle Assicurazioni  
Servizio Tutela del Consumatore  
Via del Quirinale, 21 - 00187 Roma,

## Referral to ombudsman services

If you remain dissatisfied or you have not received a final decision within 8 weeks, you can refer your complaint to the relevant ombudsman service:

Please refer your complaint to:

Financial Services and Pensions

Ombudsman, Lincoln House, Lincoln Place,  
Dublin 2, D02 VH29

Telephone: +353 1 567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

The European Commission also provides an online dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. For more information about ODR including the Financial dispute resolution network (FIN-NET) please visit

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