

elsewhere.

Premier Bike Application Form

Ag	ency Agenc	cy reference	Town	Policy n	umber	
IMF	PORTANT NOTES					
1. Please complete in BLOCK LETTERS, and give a definitive answer to each question. 2. Only those areas in white blocks should be completed by the Proposer.						
Yo	ur personal details			Licence Details (Please answer this question if you are to ride any of the motorcycles covered under this policy)		
1.	Name in full (Mr/Mrs/Miss/Ms/other title)		Notes:	a under uns poney)		
			i. You must hold a licence which is valid for the machine being ridden			
Pos	ital address in full (postcode to be completed i	n every case)	 ii. If you are under 17 years of age the only motorcycle you may ride in the United Kingdom is a MOPED (refer to definition on licence) iii. If you are a motorcycle provisional licence holder (anybody riding with "L" plates) you are required by law to undertake Compulsory Basic 			
			Training (CBT) an	d obtain and hold a valid (Certificate of Completion of	
Postcode			Training before riding unsupervised on a road. If you are unsure of your riding entitlements you should refer to the Driving Standards Agency.			
Age	e Date of birth	Sex: male/female		with the necessary licer		
	/ /		could invalidate ye	our insurance policy.		
	rital status Daytime married, single, etc) (including	phone number	Do you hold, or hav valid licence to ride		Yes No	
(cg	married, single, etc) (including	STD code)	If 'yes' please advise	date licence obtained		
Ma	in occupation/profession (including part-time))	Do you hold a motorcycle provisional licence Yes No (riding with "L" plates)?			
			_	oply a copy of the Certification	ate of Completion for	
Em	ployer's business		Compulsory Basic Training (DL196) to your insurance adviser before			
				be given. (see notes abov		
Mat	ture/ture of employment			advanced rider qualification for the advanced riding course?	on Yes No	
Ivai	ture/type of employment	Time/Part Time)		qualification obtained or	course undertaken	
(Fm	ployed/Self Employed/Retired Unemployed)	Timer art Time)	ii yes picase aavise	qualification obtained of	course undertaken.	
(2	projection Emprojection					
Mo	otorcycle Details					
	ace has been provided below for up to fou	r motorcycles. If you wish to o	cover more motorcycles tl	han this under your policy	please complete another	
app	plication form					
_		Motorcycle One	Motorcycle Two	Motorcycle Three	Motorcycle Four	
3.	Registration Mark *motorcycles not road registered					
	are unacceptable.					
4.	Year of Manufacture					
5.	Make and Model of motorcycle					
_	eg. Honda CBX550F					
6.	J					
7.	Estimated Value (including any accessories)					
8.	Is the motorcycle normally kept at the above address?	Yes No	Yes No	Yes No	Yes No	
	If no please state address					
	Postcode must be completed					
	in every case.					
		Postcode	Postcode	Postcode	Postcode	
9.	Where is the motorcycle normally kept overnight? e.g. locked garage/building, driveway/private land, on the street	Note: Motorcycles garaged	overnight may qualify fo	r a premium discount sul	piect to a penalty of an	

increased theft excess in the event of the motorcycle being stolen overnight when not garaged.

Have any changes/modification specifications to any of the mo-		Yes	No	If 'yes' please complete a Mo (available from your usual ins	dified Motorcycle Report Form urance adviser)	
Has one of our approved motorcycle security products been fitted to, or is used with, any of the above motorcycles		Yes	No	or for mechanical devices a M need to be completed. Please	of the manufacturer's fitting certificate echanical Security Declaration will note that theft cover does not apply security conditions are complied with ser for details.	
12. Are you the owner of the above motorcycle(s) and is it/are they registered in your name?		Yes	No	If 'no', give reason for motorcy being insured in your name an state the name of the owner(s	nd -	
Use				If you have selected Stance	lard use, will the motorcycle be	
13. SD&P – Social, domestic ar	nd pleasure use	Yes	No	used for:	and use, will the motorcycle se	
	leasure and commuting use	Yes	No	a. professional driving tuit		
Standard – Social, domestic, p and use for the Po	leasure and commuting use licyholder's business	Yes	No	b. carriage of goods for h (incl fast food delivery/o		
Cover						
Please note that the cover and a		_		_		
14. Tick as required15. Voluntary Excess – Comprehense	sive	nprehensive	Th	rd Party Fire & Theft	Third Party Only	
Do you wish to pay the first am fire or theft claim? If 'yes' pleas 16. Voluntary Excess – Third Party,	e indicate amount	£250		£500 £1000	£1500	
Do you wish to pay the first am fire or theft claim? If 'yes' pleas	ount of any damage	£250		£500		
Note: The above voluntary excesses will be in addition to any standard policy excesses applicable, and may only be available for certain groups of motorcycles. Please ask your usual insurance adviser for details.						
17. Options – Do you wish to take		available v	vith all covers			
,	(cover for brea	ıkdown assis	tance)			
No Claims Discount 18. Are you, or have you been insured in your own name in respect of any motorcycle (apart from any cover note issued with this application form)? No. of years Policy number Yes No If 'yes' please indicate number of years No Claim Discount to which you are entitled and supply name of previous insurer and policy number Policy number Date cancelled						
19. Tick box if No Claims Discount Protection required applicable to individuals aged 25 or over with four or five years No Claim Discount.						
Motorcycle Rider Details						
20. Give details below of all person	s who to your knowledge will r	ride (other th	nan the propo	ser).		
Name(s) in full						
	Mr/Mrs/Miss/Ms/Title					
Age						
Date of Birth						
Sex m/f						
Relationship to Proposer						
	e.g Spouse/Brother/Sister/Parent/Sor	n/Daughter/Emp	oloyee or Employ	rer of proposer/Family/Business Par	rtner/other (please state)	
Main Occupation/Profession						
Nature/type of employment						
If employed state employers business						
Motorcycle Licence Details Please state the type of licence currently held e.g. Full UK Motorcycle Licence/Provisional						
Date Licence obtained						
Advanced rider qualification or Defensive Riding course?						
If 'yes' please advise type.						

Please complete the following information for ALL R	RIDERS AND THE PROPOSER (V	whether he/she is a rider or not).		
21. Have you or any of the riders ever had their licence revoked or had any restrictions imposed <i>If 'yes' state which rider and the reason</i>	Yes No			
22. Medical Conditions				
Do you or any of the riders have (or have a histo defective vision or hearing (not corrected by gla or hearing aid) diabetes or any disease or physic mental infirmity or fits of any kind, give full deta If none state none.	sses cal or			
Has the condition(s) mentioned above been adv to the DVLA and have they agreed to the issue a licence? (If no please state name of rider and	of			
You are reminded that you are required by law disability (including any physical or mental con-				
23. Loss History				
Have you or any of the riders had an accident o in the past 3 years? If 'yes' please give full detail	_	ft losses involving a motorcycle	Yes No	
Name of driver/rider				
Date of Incident – month/year				
Type of Incident i.e. Accident/theft				
Amount of claim				
Was the driver/rider judged to be at fault.				
	: Any loss should be disclosed wh	ether or not a claim was submitted to the	e Insurer concerned.	
24. Convictions				
Have you or any of the riders incurred any drivir (You should also disclose any pending prosecuti			rs? Yes No No	
Name of Rider/Driver				
Conviction details/code e.g speeding/drink driving				
Date of Offence & Conviction – monthlyear				
Points and/or fine incurred – if applicable				
Period of disqualification – if applicable				
Alcohol measurement type – if applicable	od/Urine/Breath)	(Blood/Urine/Breath)	(Blood/Urine/Breath)	
Alcohol reading – if applicable				
25. Non Motoring Offences Have you or any of the riders been convicted du or handling stolen goods? (You should also disclose any pending prosecution)			neft, Yes No	
Name of Rider				
Details of Offence				
Date of Conviction – month/year.				
26. Have you or any of the riders ever had a previous ev	us policy cancelled, declined, o	or refused renewal by another insure	er? Yes No	
27. Do you have any other Asins as listed 16.4.	oaso givo full dataile hele		Vos Na	
27. Do you have any other Aviva policies? If 'yes' pl			Yes No No	
Policy Number(s) Type of Policy (Household, etc)				
Note: cover will not operate until a cover note or certificate of motor insurance has been issued.				
28. How do you wish to pay your premium? tick appropriate box. Annually Monthly				
Note: We reserve the right to carry out a credit	reference check on custon	ners wishing to pay premiums on	a monthly basis.	

Please complete the Direct Debiting instructions below, and note that a monthly administration fee of 8% is payable for this facility. This fee is subject to Insurance Premium Tax which has been paid by Aviva and not passed on to the customer Bank/building society account number **Direct debiting instruction** for direct payment from a bank/building society account Instruction to your bank/building society to pay Branch sort code by direct debits Please fill in the form and send to: Bank/building societies do not accept direct debit instructions from some types Aviva, PO Box 6, Norwich NR1 3NS. of account. Full name and postal address of bank/building society Bank/building society The Manager Originator's identification number 4 0 Reference Numbe Address Your instruction to the bank/building society Please pay Aviva Insurance Limited direct debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Aviva Insurance Limited, and, Postcode if so, details will be passed electronically to my bank/building society. Name(s) of account holder(s) Signature(s) Banks/Building Societies may refuse to accept Instructions to pay Direct Debits from some types of accounts. This is not part of the instruction to your bank/building society Full name and postal address of policyholder Name

Address

Adares

Postcode

Choice of payment date (1st to 28th)

t here and retain

This section to be retained by the customer. Monthly Premium Payment notes:

If you elect to pay monthly premiums:

- You will pay 12 monthly premiums by Direct Debit commencing in month 1 and ending in month 12
- Once your insurance cover commences and collection of the first premium becomes due, any delay will result in this and further premiums due being collected as one amount. Subsequent premiums will be collected as they fall
- Failure to make any payment on the day it falls due may result in all benefits under the policy ceasing
- They are due on the same day of each month

You will be provided with one month's insurance for each monthly premium paid.

Important Notice - Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. Please read any assumptions carefully and confirm if they apply to your circumstances.

If any of the information provided by you changes after you purchase your policy and during the period of your policy please provide your insurer with details.

If the information provided by you is not complete and accurate:

- · we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

It is an offence under the Road Traffic Acts to provide incomplete or inaccurate information to the questions asked in your application for the purpose of obtaining a certificate of motor insurance.

We recommend that you keep a record (including copies of letters) of all information provided to us for your future reference.

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

Data Protection – Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include your intermediary, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business. We need this to:
 - manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
 - help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers, which includes marketing products and services to you,
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect and use will include name, address and date of birth, financial information and details of your vehicle(s). If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or

criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you when you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the "Contacting us" details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purposes(s). This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you and your vehicle(s) within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Databases we use for Underwriting and Fraud Prevention and Detection purposes

We may use your information to allow us to detect and prevent fraudulent applications and claims. For details relating to information held about you on the Claims Underwriting and Exchange Register and Motor Insurance Anti-Fraud and Theft Register please visit www.insurancedatabases.co.uk.

For details relating to information held about you by the Driver and Vehicle Licensing Agency (DVLA) please visit www.dvla.gov.uk

How your data is used and shared by Insurers and Databases in relation to motor insurance

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
 - Consider whether to accept the relevant risk,
 - Make decisions about the provision and administration of insurance and related services for you (and members of your household),
 - Validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time including upon application for insurance, in the event of an accident or a claim, or at a time of renewal).
- Management Information purposes. To analyse insurance and other markets for the purposes of:
 - Portfolio assessment,
 - Risk assessment.
 - Performance reporting,
 - Management reporting.
- Anti-fraud purposes.

To detect and prevent fraudulent claims and/or activities by:

- Sharing information about you with other organisations and public bodies including the police,
- Tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies,
- Undertaking fraud searches. Insurers pass information to fraud prevention agencies and databases including the Claims Underwriting and Exchange Register and where appropriate the Motor Insurance anti-Fraud and Theft Register by Motor Insurers' Bureau (MIB). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.

This guarantee should be detached and retained by the payer.

THE DIRECT DEBIT GUARANTEE

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society
- If the amounts to be paid or the payment dates change, Aviva insurance Limited will notify you 10 days in advance of your
 account being debited or as otherwise agreed
- If an error is made by Aviva insurance Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid
- · You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.
- The instruction will only be used for the collection of premiums payable under Aviva Policies.
- I/We understand that failure to make any payment on the day it falls due may result in all benefit under the policy ceasing.



- · Compliance with legal obligations and responsibilities.
 - Claims management In the event of a claim we may need to disclose information with any other party involved in that claim such as third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history.
 - Complaints management If you make a complaint about the service we have provided, we may be obliged to forward details about your complaints, including your personal information, to the relevant ombudsman.
 - Information about your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law. This information may be used for purposes permitted by law, which include but are not limited to:
 - o Electronic Licensing
 - Continuous insurance enforcement
 - Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
 - The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representative) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your current registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the police.

You can check that your current registration number details are shown on the MID at www.askmid.com.

How your data will be processed

- Information which is supplied to fraud prevention agencies and databases such as MIB and MID can include details such as your name, address and date of birth together with details of any injury arising from a claim.
- Your data may be supplied to databases in order to facilitate automatic no claim discount validation checks.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under your policy you must tell us about any incident (such as an accident or theft)
 which may or may not give rise to a claim. When you tell us about an incident, we
 will pass information relating to it to the fraud prevention agencies and databases
 such as MIB.

You can ask for more information about this. If you require such information, please contact Aviva Insurance Limited.

How we use your data – Driving Licence Number

Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

- Provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.
- Searches may be carried out at point of quote and, if an insurance policy is incepted, at renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or it could affect the amount we pay to settle any claims you make under the policy.

Credit Reference Agency Searches

We or our agents may:

- undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims,
- carry out a quotation search from a credit reference agency (CRA). This will appear
 on your credit report and be visible to other credit providers. It will be clear it's a
 quotation and not a credit application by you. We do this 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. We may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested.

Where you agree to pay monthly under an Aviva credit agreement, the status of your quotation search from our CRA will be updated to reflect your credit application and this will be visible to other credit providers. CRA's may keep a record of this search.

In order to assess your application we will supply your personal information to our CRA and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity,

manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRA's on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRA's will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identity of our CRA and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services.
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we
 are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We also use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will only communicate with you in accordance with any marketing preferences you have provided to us. We will continue to do this after your policy has ended.

If you wish to amend your marketing preferences, change how you would like us to communicate with you or tell us to stop marketing to you, you can do so in the following ways:

- Update in MyAviva
- Contact us by:
 - phone: 01603 622200 or +44 1603 604999 (from abroad)
 - email: helpdesk@aviva.co.uk
 - post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD]

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes. We will also use this information for marketing purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the "Contacting us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 ONH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud Prevention and Detection

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

- Undertake searches against your (or any person included on the proposal) Driving Licence number (DLN) against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence;
- Share information about you with other organisations and public bodies including
- 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 can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at: Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow G64 2QR. Telephone: 0345 300 0597. Email: PIUUKDI@AVIVA.COM

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 or job applicants and employees.

- 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 insured to drive the vehicle(s) covered under the policy.

Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) you and we agree otherwise; or
- at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country 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.

Aviva Regulatory StatusWe 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 ONH 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 their website www.fca.org.uk.

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

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 family, vehicle(s) and home.

- 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 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. Proposer's Signature Date	2. We reserve the right to ask for special terms or decline this application. If we
Agent/Aviva use only. Quote System/Quote ref. Please attach a copy of any quotation provided.	Agent's name. Broker use only



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