

Notice to existing monthly payers

This document provides you with important information about the changes to your monthly payment facility. Please keep this notice safe with your other policy documents.

The monthly payment facility offered by Aviva is changing, and the terms of your existing credit agreement will not apply to premiums for any future insurance terms. You will not be able to make further draw downs on your existing credit agreement to fund your upcoming or any future renewals. Instead, monthly payments will be offered directly by Aviva Insurance Limited as part of your insurance terms. You don't need to take any further action.

With effect from your renewal date, your annual insurance premium will be split into 12 monthly payments, as advised by your broker and in the Direct Debit Schedule posted to you separately.

There is no additional charge to pay your annual insurance premium monthly. Any interest rate you were paying will cease from your renewal date.

Your monthly premiums will be due on the agreed date and on the same date of each following month (except where this falls on a weekend or public holiday, in which case the payment will be taken on the next working day). We will give you one month's cover for each monthly premium you pay starting from the cover start date.

If you do not pay your first monthly premium your policy will not be valid. If you have paid the first monthly premium but then miss a future payment, we will cancel your policy. This is explained in the Cancellation Condition of your insurance policy.

Change of company name - for customers with digitally traded policies only

As part of the change to the monthly payment facility, your payments will now be collected by Aviva Insurance Limited.

The good news is that you do not need to take action to continue receiving the benefits of Direct Debit. Please be assured this change will not affect the Direct Debit service you receive in any way. The only change you may notice is that with effect from your renewal date Aviva Insurance Limited will collect your Direct Debits instead of Aviva Credit Services Limited, Aviva will show on your bank/building society statement. There is no need for you to complete a new Direct Debit instruction, as details of the change will have been supplied to your bank, who may notify you, independently. Additionally, you may also see a comment on your bank statement advising you of the final payment under the old name/details and the first payment under the new name/details.

You will continue to enjoy the benefits of the Direct Debit Guarantee.

Please note - for a short time, you may notice two Direct Debits with the same reference listed with your bank. This is just while we finish processing all payments or refunds for your previous insurance term. Please be assured, we will only take payment using one of these Direct Debits. Once everything is settled, Aviva will cancel the old Direct Debit, so you'll only see the new one going forward.

Important Notice of Changes to Your Monthly Payment Facility

Who will collect my monthly payments?

Your monthly payments will be collected by Aviva Insurance Limited.

Early repayment/cancellation of monthly payments

You can repay all, or part, of your balance at any time. Please let us know if you wish to do so. If you cancel your monthly payments, your insurance policy will only remain in place if you pay the premium due in full. If you do not, the policy will be cancelled.

Consequences of missing a payment

If you fail to pay your monthly payments, the main consequences are:

- We may cancel your insurance policy
- We will ask you to pay any amount outstanding in line with the terms of your insurance policy
- We may refer your account to a third-party solicitor to pursue any debt on our behalf.

Please note - if you still do not pay following this it could affect your credit rating, which may make it more difficult for you to obtain credit in the future.

Eligibility

Paying monthly is subject to eligibility criteria. For full eligibility terms, or if you are in doubt as to your eligibility, please consult your insurance broker.

How will your insurance policy impact your monthly payments?

Mid term changes

If you make a change to your policy during the policy term which results in an additional or return premium we will adjust your monthly payments accordingly.

If you have already paid your final monthly payment for the policy term, we will arrange for an additional one-off payment or a refund as required.

What happens at renewal?

Your premium will continue to be paid monthly if you choose to renew your policy. Please contact your insurance broker ahead of the renewal date if you would prefer to pay by an alternative method.

If you cannot make your monthly payment

How we can support if you're struggling with payments.

We understand that sometimes things happen which can make it hard to keep on top of payments. If you're having difficulties and are unable pay your monthly premium to us, you can contact us or your broker to discuss your options. Seeking assistance from us will not impact your credit record.

Where to get help if you are struggling with debt.

If more general money guidance would be helpful to you, free impartial debt advice is available from not-for-profit debt advice bodies and charities. Seeking advice sooner can help you resolve issues more quickly, giving you the help you need to move forward.

You can visit MoneyHelper's Debt Advice Locator Tool: www.moneyhelper.org.uk/debt-advice-locator.

You can also call **0800 138 7777** or WhatsApp message **+44 7701 342744**