

## IMPORTANT INFORMATION

### Important Notice

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of the proposal e.g. a young or inexperienced driver or any offence, (including non motor related offences such as fraud, robbery, theft or handling stolen goods.) or prosecutions pending, or infirmities of any driver. Material facts must be disclosed in relation to yourself and all other persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. It is an offence under the Road Traffic Acts to make any false statement or withhold any material information for the purpose of obtaining a certificate of motor insurance. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend 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 ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controller[s] in relation to any personal data you supply is Aviva Insurance UK Limited.

### Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

### Credit Searches and Accounting

In assessing your application, to prevent fraud, check your identity and to maintain its policy records, the insurer may:

- Search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

- Use information relating to you and your vehicle supplied to us by other third parties.

### Continuous Renewal Payment Authority

Where you select or have selected a continuous premium payment method, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premiums will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

### Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

### Marketing

Aviva Group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you.

Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby DE1 1SB.

### 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 can supply on request further details of the databases we access or contribute to.

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 furnish us with other satisfactory proof of identity.

### 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.

### Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLENI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your insurer, or at [www.miic.org.uk](http://www.miic.org.uk).

You should show these notices to anyone who has an interest in the insurance under the policy.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

### 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 write to or telephone your insurance adviser or usual Distinct 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 be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Our Regulatory Status

We are authorised and regulated by the Financial Services Authority ("FSA"). We are registered as: Aviva Insurance UK Limited and our FSA registration number is 202280.

You may check this information and obtain further information about how the FSA protects you by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

### Choice of Law

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

- 1 you and the insurer agree otherwise; or
- 2 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, 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.

### Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.



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## Quote form

To	Tel no.
Date	Fax no.
From	Email
Company	Agency ref.

### Client details

Name of client (including title)	Marital status
Occupation/Employer's business	Full address (including postcode)
Date of birth	Postcode

### Vehicle details

If there are more than four vehicles, please complete a second quotation form.

	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4
Registration number				
Year of manufacture				
Make of vehicle				
Model				
Engine size (cc)				
Fuel type				
Transmission type				
Body style				
Number of doors				
Value				
Where kept (garage, road)				
Postcode where kept				
Annual mileage				
Use (SDP, SDP+C, Standard*)				
Driving restriction				
Any modifications				
No. years NCD (protected Yes/No)				
Security (alarm/immobiliser/tracker)				
Is the vehicle an import (LHD)?				
Owner/registered keeper				
Main user				
Other vehicles in the household				
Renewal date				
Existing insurer				
Current excess				
Renewal premium				
Other Aviva policies				

\*Use for social, domestic and pleasure purposes and use by the policyholder or the policyholder's spouse/domestic partner in person in connection with his/her business.

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Authorised and regulated by the Financial Services Authority.

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**Driver details**

Name	Date of birth	Occupation/ Employer's business	Licence type	Date obtained	Convictions	Claims	Medical conditions (DVLA advised?)	Main/Frequent/Infrequent (vehicle)
Policyholder								

Please provide details of driving convictions, cautions or fixed penalties in the past five years, claim details in the past three years, non-motoring convictions for fraud, robbery, theft or handling stolen goods in the past five years and any medical conditions noted above.

Have any drivers had their licence revoked, had any restrictions imposed or any special terms applied?

Please provide any additional information below.

**Optional covers**

Accidental damage cover when driving other cars insured only

Accidental damage cover when driving other cars insured and spouse/domestic partner