

**You said you wanted
help placing business
with us.**

**Here's our suite of
sector guides.**



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Manufacturing & Industrial

How you can win with Aviva in this sector

Our risk appetite in this sector includes:

Electronics - manufacturers, service or repair of products such as:

- Measuring and Testing Equipment
- Scientific Equipment
- Medical and Surgical Equipment
- Process Control Equipment
- Electronic Communication Equipment
- Lighting

Metal - products including:

- Light Metal Workers
- Forging of small component parts such as nuts, bolts, springs
- Fabrication of metal products such as window frames, fire escapes, grilles and metal furniture

Machinery and Equipment - manufacturers and assembly of machinery and equipment such as:

- Pumps and Valves
- Hydraulic/Pneumatic Equipment
- Power Tools
- Printing Machinery
- Lifting and Handling Equipment
- Industrial Process Equipment
- Food Process Equipment

Plastics - including:

- Medical Consumables
- Engineering Parts
- Window Frames
- Bags
- Containers and Bins

Minerals - including:

- Ceramics
- Glass products
- Cement, Concrete and Concrete Goods
- Stoneware
- Earthenware

Printers of assorted materials - including:

- The reproduction of word or images onto paper, cardboard, plastic, textiles
- Bookbinding

Textiles, Clothing and Footwear - including:

- Work and Leisure Clothing
- Safety Clothing
- Household Textiles
- Canvas Goods
- Leather Goods

Discuss suitable or target cases with us as early as possible

Giving us a good lead-in time allows us to:



Agree exclusivity and a bespoke solution for you



Undertake pre-quote surveys - our Aviva Risk Management team can survey the business and advise on solutions to mitigate risk



Get our client relationship management team involved – for larger cases our team can provide technical support to help you retain or win business

For more information about our risk-management service, download our risk management solutions brochure <https://at.aviva.uk/RiskManagementSolutions>

Provide comprehensive risk presentations



Think about using media to tell the story for your client, including:

- Photos of the premises, machinery, products, safety systems, etc.
- Videos of the different processes
- Pick up the phone or video call us to talk things through or introduce us to the client

Here is some of the information we will need to know:

The basics

- Financial history of the risk
- Claims history over the last 5 years
- Have there been multiple previous insurers?
- Any history of bankruptcy, County Court Judgements, convictions, liquidations, etc.

Are there any deal-breakers?

Will you and the client move this business to Aviva?

How is it done?

- What are the activities that are carried out?
- What materials are used, handled and stored?
- What machinery and equipment is used?
- What level of manual interaction is required, is there any computer-controlled machinery?

Have you identified the key activities involved in the business?

Where does it go?

- Are these products supplied to the UK & Ireland only?
- Do they export? e.g. USA

Are there any dependencies on specific customers or suppliers?

What is done?

- Full detailed business description including processes – are there hot, cold or unattended processes?
- What are the products?
- What do the products do?
- What industries do they manufacture for? e.g. automotive, aerospace, etc.

Do we understand what the business does?

Where is it done?

- Full postcode
- Basic location information – e.g. area, security, is it a remote location?
- Geography – e.g. coastal, near a river or any other water course, next to a railway line, demographics, etc.
- Construction and premises layout – e.g. size of building, piled storage, composite panels, fire separation, concentration of stocks, any non-standard construction?
- Are there any high-value features? e.g. machinery, listed building, unique features, etc.

Do we understand what the business does?

How is risk mitigated?

Are there any:

- Sprinklers, fire-suppression systems, fire-extinguishing equipment, hose reels, automatic fire alarms, burglar alarms, grilles, secure internal areas, etc.
- Thermal imaging, electrical testing, maintenance programmes, machine guarding, housekeeping, business-continuity plan, quality assurance programme, risk assessments, pollution management plan, etc.

Is risk management embedded in the business?

If you have any questions, please contact your Commercial Trading Team.

Services

How you can win with Aviva in this sector

Our risk appetite in this sector includes:

Abbeys	Chapels	Doctors & Surgeries
Accountants	Charity/Welfare Organisations	Dog Obedience Classes
Advertisers & Market Research	Childminders & Nursery Schools	Estate Agents
Archaeological Digs	Chimney Sweeps	Girl Guides & Scouts Premises
Architects	Chiropodists	Management Consultants
Assembly Halls	Chiropractors	Pest Vermin & Weed Control
Bookbinders	Churches	Solar Panel Operators
Carpet Cleaners	Cleaning of Interior & Exterior of Buildings	Solicitors
Carpet Curtain & Blind Fitters	Clerical Admin & Professional Services	Surveyors
Cathedrals	Design Consultants	Veterinary Surgeons
Chambers of Commerce		Village Halls
Consumer & Trade Associations		

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Provide comprehensive risk presentations



Think about using media to tell the story for your client, including:

- Photos of the premises, surrounding location, safety systems, etc.
- Videos of the different activities
- Pick up the phone or video call us to talk things through or introduce us to the client

Here is some of the information we will need to know:

The basics

- Financial history of the risk
- Claims history over the last 5 years
- Have there been multiple previous insurers?
- Any history of bankruptcy, County Court Judgements, convictions, liquidations, etc.

Are there any deal-breakers?

Will you and the client move this business to Aviva?

Work carried out away from the premises

- Full details of activities
- Any work at height work, depth or with heat?
- Any work at high-risk premises? e.g. oil refineries, power stations, etc.
- Any high-risk activities? e.g. work with asbestos, water treatment testing, etc.

Do we understand what the business does away from the premises?

Is the business carried out from a premises?

- Full postcode
- Basic location information – e.g. area, security, is it a remote location?
- Geography – e.g. coastal, near a river or any other water course, demographics, etc.
- Construction and premises layout – e.g. size of building, fire separation, any non-standard construction, type of heating, etc.
- Are there any high-value features? e.g. machinery, listed building, unique features, precious artefacts, etc.

Do we know key features associated with the premises?

What is done?

- Full detailed business description including activities
- Is there a speciality, is it a seasonal operation, are there periods of unoccupancy? etc.
- Are there any dependencies on specific customers or suppliers?

Do we understand what the business does?

How is risk mitigated?

Are there any:

- Sprinklers, fire suppression systems, fire-extinguishing equipment, hose reels, automatic fire alarms, burglar alarms, grilles, secure internal areas, thermal imaging, electrical testing, maintenance programmes, housekeeping, etc.
- Business-continuity plan, risk assessments, pollution management plan, etc.
- Accreditations?
- Members of a Trade Association?

Is risk management embedded in the business?

If you have any questions, please contact your Commercial Trading Team.

Property Owners

How you can win with Aviva in this sector

Our risk appetite in this sector includes:

Commercial

Mixed Portfolio

Residential

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Provide comprehensive risk presentations



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- Photos of the premises, surrounding location, safety systems, etc.
- Pick up the phone or video call us to talk things through or introduce us to the client

Here is some of the information we will need to know:

The basics

- Financial history of the risk
- Claims history over the last 5 years
- Have there been multiple previous insurers?
- Any history of bankruptcy, County Court Judgements, convictions, liquidations, etc.
- Any specific bank interests required?

Are there any deal-breakers?

Will you and the client move this business to Aviva?

What is done?

- Full list of occupations of each property

Do we understand what is carried out within each property?

Where are the properties located?

- Full postcode
- Basic location information – e.g. area, security, is it a remote location?
- Geography – e.g. coastal, near a river or any other water course, demographics, etc.
- Construction and premises layout – e.g. size of building, piled storage, composite panels, fire separation, any non- standard construction?
- Are there any high-value features? e.g. listed building, unique features, etc.

Do we know key features associated with the premises?

How is risk mitigated?

Are there any:

- Sprinklers, fire-suppression systems, fire-extinguishing equipment, hose reels, automatic fire alarms, burglar alarms, grilles, secure internal areas, etc.
- Thermal imaging, electrical testing, maintenance programmes, etc.

Is risk management embedded in the management of this property portfolio?

If you have any questions, please contact your Commercial Trading Team.

Construction

How you can win with Aviva in this sector

Our risk appetite in this sector includes:

Acoustic Engineers	Landscape Gardeners
Air Conditioning & Ventilation	Painters & Decorators
Bathroom Fitters & Installers	Pipe Laying Contractors
Bricklayers	Plant Hire
Builders	Plasterers
Carpenters & Joiners	Road Sewer & Land Drainage Contractors
Electrical Contractors	Road & Car Park Surfacing
Fencing Contractors	Shop & Office Fitters
Floor Surfacing Contractors	Solar Heating Engineers
Floor & Wall Tile Contractors	Sports Surface Contractors
Glazing Contractors	Tiling Contractors
Groundworkers	Wind Turbine & Mast Erection
Kitchen Fitters & Installers	

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Provide comprehensive risk presentations



Think about using media to tell the story for your client, including:

- Photos of the work sites, equipment used, safety systems, etc.
- Videos of the different activities and processes
- Pick up the phone or video call us to talk things through or introduce us to the client

Here is some of the information we will need to know:

The basics

- Financial history of the risk
- Claims history over the last 5 years
- Have there been multiple previous insurers?
- Any history of bankruptcy, County Court Judgements, convictions, liquidations, HSE notifications, etc.

Are there any deal-breakers?

Will you and the client move this business to Aviva?

Contract works

- What is the maximum contract value?
- If a single contract is over £1m value, what is the address and the schedule of works for this contract?
- Own plant to be insured? If so, what is the sum insured?
- Hired-in plant to be insured? If so, what are the annual hiring charges?
- Employee effects required? If so, what is the sum insured?
- Onsite storage, site & plant security?

Do we know key featured associated with the contracts?

What is done?

- Full detailed business description including activities
- Height work, heat work, or work at depth?
- Is there any timber-framed building construction?
- Any work at high-risk premises? e.g. airports, oil refineries, railways, etc.
- Any high-risk activities? e.g. work with asbestos, basement conversions, etc.
- Multiple trades? What is the split in wages? Are contracts for a trade in isolation carried out? e.g. demolition, roofing, plumbing, etc. If so, what is the turnover split?
- Any bona fide subcontractors? If so, what trades? What is their minimum limit of indemnity? What are the payments made? Are they known to the insured?

Do we understand what the business does?

Customers

- Are there any main clients this work is carried out for?
- Is work carried out in UK & NI only?
- Inner-city work or rural?

Are there any dependencies on specific customers or suppliers?

How is risk mitigated?

Are there any:

- Method statements, risk assessments, mandatory training records, familiar with the Joint Code of Practice?
- Risk management and housekeeping, business continuity plan, pollution management plan?
- Accreditations?
- Member of Trade Associations?

Is risk management embedded in the business?

If you have any questions, please contact your Commercial Trading Team.

Retail & Wholesale

How you can win with Aviva in this sector

Our risk appetite in this sector includes:

Retail outlets

Non-Hazardous Wholesale

Warehouses

Storage of Own Goods

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Provide comprehensive risk presentations



Think about using media to tell the story for your client, including:

- Photos of the premises, equipment, surrounding area, safety systems, etc.
- Videos of the different activities
- Pick up the phone or video call us to talk things through or introduce us to the client

Here is some of the information we will need to know:

The basics

- Financial history of the risk
- Claims history over the last 5 years
- Have there been multiple previous insurers?
- Have all standards been met on last two Care Quality Commission reports or equivalent?
- Any history of bankruptcy, County Court Judgements, convictions, liquidations, etc.

Are there any deal-breakers?

Will you and the client move this business to Aviva?

Customers and suppliers

- Are goods imported? If so, from where?
- Are these products supplied to the UK & Ireland only?
- Do they export? e.g. USA

Are there any dependencies on specific customers or suppliers?

What is done?

- Full detailed business description including activities and any specialisms

Do we understand what the business does?

Where is it done?

- Full postcode
- Basic location information - area, security, is it a remote location?
- Geography - coastal, near a river or any other water course, next to a railway line, demographics, etc.
- Are there any high-value features? - e.g. machinery & equipment, listed building, unique features, etc.
- Construction and premises layout – e.g. size of building, piled storage, composite panels, cold storage, fire separation, concentration of stocks, any non-standard construction, any onsite lifting equipment?

Do we know the key features associated with the premises?

How is risk mitigated?

Are there any:

- Sprinklers, fire-suppression systems, fire-extinguishing equipment, hose reels, automatic fire alarms, burglar alarms, grilles, secure internal areas, etc.
- Thermal imaging, electrical testing, maintenance programmes, housekeeping, business-continuity plan, risk assessments, etc.

Is risk management embedded in the business?

If you have any questions, please contact your Commercial Trading Team.

Leisure

How you can win with Aviva in this sector

Our risk appetite in this sector includes:

Arts Galleries & Museums

Artists Sculptures & Engravers

Bingo Halls

Bowling Alleys

Catering Contractors

Catteries & Kennels

Cinemas

Dance Halls & Academies

Dance Instructors

Exhibition Halls

Fishing Facilities

Fitness Instructors

Libraries

Mobile Caterers

Musicians

Orchestras

Public Halls

Sports Stadia & Arenas

Theatres

Travel Agents

Tourist Boards

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Provide comprehensive risk presentations



Think about using media to tell the story for your client, including:

- Photos of the premises, surrounding location, safety systems, etc.
- Videos of the different activities
- Pick up the phone or video call us to talk things through or introduce us to the client

Here is some of the information we will need to know:

The basics

- Financial history of the risk
- Claims history over the last 5 years
- Have there been multiple previous insurers?
- Any history of bankruptcy, County Court Judgements, convictions, liquidations, etc.

Are there any deal-breakers?

Will you and the client move this business to Aviva?

What is done?

- Full detailed business description including activities
- Is there a speciality or theme?
- Amateur or professional?
- Is it a seasonal operation?

Do we understand what the business does?

Have you identified the key activities involved in the business?

Where is it done?

- Full postcode
- Basic location information – e.g. area, security, is it a remote location?
- Geography – e.g. coastal, near a river or any other water course, demographics, etc.
- Construction and premises layout – e.g. size of building, specialist construction features or facilities, any non-standard construction, fire separation, etc.
- Are there any high-value features? e.g. equipment, listed building, unique features, etc.

Do we know key features associated with the premises?

How is risk mitigated?

Are there any:

- Sprinklers, fire-suppression systems, fire-extinguishing equipment, hose reels, automatic fire alarms, burglar alarms, grilles, secure internal areas, etc.
- Thermal imaging, electrical testing, maintenance programmes, machine guarding, housekeeping, business-continuity plan, quality assurance programme, risk assessments, pollution management plan, etc.

Is risk management embedded in the business?

If you have any questions, please contact your Commercial Trading Team.

Motor Trade

How you can win with Aviva in this sector

Our risk appetite in this sector includes:

Auto Electricians

Bodywork Repairs & Spraying

Exhaust & Tyre Fitting Premises

Mechanical Repairs, Servicing and MOT Testing

** Any of the above could include New & Used vehicle sales*

Discuss suitable or target cases with us as early as possible

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Think about using media to tell the story for your client, including:

- Photos of the premises, surrounding location, safety systems, etc.
- Videos of the different activities
- Pick up the phone or video call us to talk things through or introduce us to the client

Provide comprehensive risk presentations

Here is some of the information we will need to know:

The basics

- Have you visited the client on site?
- Financial history of the risk
- Claims history over the last 5 years
- Have there been multiple previous insurers?
- Any history of bankruptcy, County Court Judgements, convictions, liquidations, etc.

Are there any deal-breakers?

Will you and the client move this business to Aviva?

Where is it done?

- Full postcode of trading address
- Basic location information - e.g. area, security, is it a remote location?
- Geography - e.g. coastal, near a river or any other water course, next to a railway line, demographics, etc.
- Construction and premises layout – e.g. any non-standard construction, type of heating, any unoccupancy or sublet, etc.
- Are there any high-value features? e.g. machinery & equipment, unique features, etc.

Do we know key features associated with the premises?

How is risk mitigated?

Are there any:

- Sprinklers, fire-suppression systems, fire-extinguishing equipment, hose reels, automatic fire alarms, burglar alarms, anti-ram bollards, grilles, secure internal areas, thermal imaging, electrical testing, maintenance programmes, housekeeping, etc.
- Business continuity plan, risk assessments, pollution management plan, etc.
- Accreditations?
- Members of a Trade Association?

Is risk management embedded in the business?

What is done?

- Full detailed business description including activities
- Is there a speciality? e.g. construction plant, commercial vehicles over 7.5t, work on passenger-carrying or emergency service vehicles, etc.
- Are there any dependencies on specific customers or suppliers?
- Any bona fide subcontractors?
- Any involvement in high-risk activities? e.g. recovery, part worn tyres, self-drive hire, etc.
- Any work away from premises? e.g. roadside recovery, mobile mechanics, work at high-risk premises, etc.
- Proof of trading

Do we understand what the business does?

Vehicles

- Are there any personally-owned vehicles?
- Any high-value or high-performance vehicles?
- Any classic cars?
- Are vehicles used for business only?
- Any trade plates?

Do we understand the company's vehicles?

Employees and drivers

- What are the roles within the business?
- Any young drivers?
- Any claims, convictions or medical conditions for the drivers?
- What driving use is required? e.g. business use only, business including SD&P, etc.
- Any non-employees? e.g. spouses, family, etc.

Do we understand the company's workforce?

If you have any questions, please contact your Commercial Trading Team.

Fleet Appetite Guide

We want to make it easier for you to trade with us, so we've put together a handy guide to placing fleet business with Aviva.

Our table below details what kind of business you should place using our Fast Trade online platform, and what cases you should send to your Commercial Trading Team.

✓	What fits Fast Trade Motor?	When to send to your Commercial Trading Team
	 <ul style="list-style-type: none"> ● Connected or unconnected business acceptable 	 <ul style="list-style-type: none"> ● Fleets over £15,000 premium ● Fleets under £15,000 premium - where we hold connected or are quoting for connected property/liability business
	<p>2-12 vehicle fleet of:</p>  <ul style="list-style-type: none"> ● Private cars ● Up to 4 vehicles over 7.5 tonnes GVW ● Special Types ● Agricultural Vehicles ● Motorcycles 	 <ul style="list-style-type: none"> ● 12 + Vehicles submission ● 5 of more vehicles over 7.5 tonnes GVW
✗ What is not accepted on either platform		
	<ul style="list-style-type: none"> ● Courier/Parcel Delivery ● Time-critical/multi-drop activities ● Self-drive hire risks ● Bulk carriage of hazardous goods ● Hire & Reward risks in Northern Ireland aren't acceptable on Fast Trade ● High frequency visits to hazardous locations ● SDP for young drivers (including family members) ● Unconnected haulage risks aren't accepted by your Commercial Trading Team (but are acceptable on Fast Trade) <p><small>*The above are only applicable for new business – renewals will be dealt with separately</small></p>	

*If a risk fits our Fast Trade Motor criteria and is declined, then it will also be declined by your Commercial Trading Team.

The basics

- 3 Years Confirmed Claims Experience
- A claims list
- Any bankruptcies, insolvencies, CCJ's etc
- Any special requirements (SD&P for Young Drivers etc)

Are there any deal-breakers?

Will you and the client move this business to Aviva?

What is done?

- Full description of business activities
- Any carriage of hazardous goods or high hazard locations visited

Do we understand what the business does?

Drivers

- Any Young Drivers (if so, please provide full names, date of births and how long licence held)
- Any convictions
- Driver Profile
- Driver Turnover for last 12 months

Do we understand your driving force?

Vehicles

- Any Personally Owned Vehicles
- Any High Value or High Performance Vehicles
- Is there an Operators Licence (If applicable)
- Any Vehicle Technology

Do we understand your fleet of vehicles?

How is risk mitigated?

- Details of Driver Risk Management (Handbooks, Licence checks etc)
- Is vehicle maintenance carried out and how often
- Vehicle security devices

Is risk management embedded in the business?

We have a range of Motor Specialist Partners for those hard to place risks which you can find on **Aviva Marketplace**.

You can also use our **Fleet Factfinder** for further General Fleet and Haulage information. Speak to your underwriter to find out more about this.

You can access our Fast Trade platform here:

<https://broker.aviva.co.uk/quotes-trading/fast-trade/>

If you have any questions, please contact your trading team