



Your House - The simpler choice for home protection

Renewal Invitation

XXX

Your insurance adviser's
address XXX

Dear XXX

Your Your House insurance policy is due for renewal on XXX. Thank you for choosing to insure your home with us and we look forward to continuing to provide you with cover. You will find your current cover details below. Please check to ensure they still meet your requirements.

Property Insured XXX

Your current cover includes:

- **BUILDINGS WITH ACCIDENTAL DAMAGE**
- **CONTENTS WITH ACCIDENTAL DAMAGE**

You can choose to add:

- **PERSONAL BELONGINGS**
- **WORKING FROM HOME EXTENSION**
- **CARAVAN**
- **SMALL CRAFT**
- **TRAVEL**
- **FAMILY LEGAL PROTECTION**

You'll find enclosed:

- Your policy schedule
- Important information about your policy
- A 'Changes you need to know about before you renew your policy' booklet

Please read the 'Changes you need to know about before you renew your policy' booklet prior to your renewal. This also provides details of optional additional covers associated with this product. Check your policy schedule to see the ones you have, if any. These can be removed on your request if they no longer meet your needs.

Policy Number: XXX

Period of Insurance: XXX
to:

This Year's Premium £XXX
Total Payable: £XXX
Per Month:

Last Year's Premium £XXX
Total Payable: £XXX
Per Month:

Last year's premium excludes any administration charge which was applicable for paying monthly last year. This is no longer applicable for this year's renewal. This is so you can compare last year's premium with this year's on an equal basis.

The above amounts include Insurance Premium Tax at the appropriate rate, where applicable. Please see your policy schedule for a full breakdown of your premium.

Monthly Premium Information

Your last monthly premium may be adjusted to ensure that the total amount of premiums due is paid in full.

Excesses:

Excesses apply to your policy, please refer to your policy booklet for details.

Concerned about flooding?

Visit aviva.co.uk/flood for help and information

**PLEASE KEEP THESE RENEWAL DETAILS WITH
YOUR POLICY FOR FUTURE REFERENCE**

Enclosures : BHHHP0054 (V28)

**IN AN EMERGENCY OR TO
MAKE A CLAIM RING CLUBLINE
0800 012345**
24 HOURS A DAY, 365 DAYS A YEAR



Here's what you need to do next:

- Please check this cover still meets your needs. You have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around.
- Check that the details shown on your policy schedule are correct and that the amount you are insuring for is adequate.
- As you currently pay your Your Houseinsurance by monthly premiums your cover will automatically continue so, unless you wish to cancel your insurance from XXX there is no need to do anything.

Ensuring you have continuous cover

If you are thinking of cancelling or not renewing with us, make sure you can get the alternative cover you need before your policy ends.

Adequacy of Sum Insured

You must ensure that your sum(s) insured are not less than the full cost of rebuilding the property and replacing the goods; failure to do so may invalidate your policy or reduce claims settlements.

If you've any queries, or would like to change the cover selected, simply contact your insurance adviser whose details are shown on this letter.

We hope you will continue to insure your home with Aviva.

Yours sincerely

A handwritten signature in black ink, appearing to read "Maurice Tulloch", with a horizontal line underneath.

Maurice Tulloch
Chief Executive Officer, UK & Ireland General Insurance



POLICY SCHEDULE - Details of your Policy

Name of Policyholder XXX
Policy Number
Period of Insurance: XXX
to:

Premium Detail For Property 1
Total Annual Premium £XXX
Buildings Cover with Accidental Damage £XXX
Contents Cover with Accidental Damage £XXX

The total premium includes Insurance Premium Tax and staff discount at the appropriate rate, where applicable.

Discounts

A discount has been deducted from your premium as both your Buildings and Contents are insured with Aviva. Further discounts may have been deducted - these are shown in the relevant sections of the policy.

BUILDINGS SECTION

Sum Insured £ XXX

Accidental Damage - This cover has been selected.

CONTENTS SECTION

Sum Insured £ XXX

Accidental Damage - This cover has been selected.
The Contents sum insured includes valuables up to a total sum of £0. The limit for any one valuable is £2,000 (valuables are defined in your policy booklet).

Discounts Applicable to the Buildings Section

Voluntary Excess
Age Of Property
Type Of Property

Discounts Applicable to the Contents Section

Voluntary Excess
Type Of Property

Conditions applying to your Buildings Section

B738 Voluntary Excess

You have chosen to increase the standard excess under the Buildings section by £100 other than in respect of loss or damage by subsidence, heave or landslip where the excess remains as stated in the Policy

The premium for the Buildings section has been reduced accordingly

B897 Escape of Water Excess

The excess under the Buildings section is increased to £250 for any claim for loss or damage caused by water escaping from water tanks, pipes, equipment or fixed heating systems.

If you have selected a voluntary excess in addition to the standard excess, the excess you will pay for such water damage will be £250 or the sum of your excesses, whichever is the greater.



Conditions applying to your Contents Section

C737 Voluntary Excess

You have chosen to increase the standard excess under the Contents and/or Personal Belongings sections by £100
Your premium has been reduced accordingly

C897 Escape of Water Excess

The excess under the Contents section is increased to £250 for any claim for loss or damage caused by water escaping from water tanks, pipes, equipment or fixed heating systems.

If you have selected a voluntary excess in addition to the standard excess, the excess you will pay for such water damage will be £250 or the sum of your excesses, whichever is the greater.



STATEMENT OF FACT

XXX

Information upon which your policy is based

Please read the following information carefully. It is a record of the statements made and information given by you and/or your insurance adviser when obtaining a quote and constitutes the basis of your contract of insurance. If you are satisfied that, to the best of your knowledge and belief, this is a true statement of the facts, you need take no further action. However if any of the following details appear to be incomplete or incorrect, please contact your insurance adviser immediately. You will be advised of any changes to your policy, or to the premium payable, and will be issued with a replacement Statement of Fact.

Important Notice

When you pay the premium requested, unless you notify us of any amendment to the statement as soon as possible and in any event within 30 days of the date of this letter, you are accepting the insurance offered on the terms contained in the Statement and policy documents.

We reserve the right to decline any risk or to change the premium and terms quoted.

PROPOSER DETAILS

Policy number	XXX
Period of insurance to	XXX
Name in full	XXX
Postal address	XXX
Your date of birth	XXX
Your full time occupation	XXX

ADDITIONAL INSURED DETAILS

Name in full	XXX
Date of birth	XXX
Full time occupation	

In respect of any of the events you wish to insure against, has any person to be insured:

- suffered any loss, damage, injury or liability in the last five years (whether insured or not) from any of the events you wish to insure against? No
- ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or any special conditions imposed by any insurer? No
- ever been convicted of or cautioned for (or charged but not yet tried for) any criminal offence (other than motoring offences)? No

Address of property to be insured XXX
 XXX
 XXX
 Approximate year your home was built XXX
 XXX
 Is the home left unoccupied for more than 60 consecutive days
 in any one year? XXX
 XXX
 Type of home
 Type of construction Roof
 Walls
 Ownership of property
 Number of occupants ?
 Number of occupants under 18 ?
 Number of bedrooms ?
 Is the home in a good state of repair and will it be so
 maintained?
 Is the home let or sublet?
 Is the home occupied by you, your domestic partner and family
 members of yourself and/or domestic partner only, as a private
 dwelling?
 Does your home have any special exposure to damage by
 storm or flood?
 Does your home have any sign of damage by subsidence, heave or
 landslip or are you aware of any previous damage by subsidence,
 heave or landslip?
 Is each proposed sum insured adequate?
 (It is a condition of your policy that you advise us if the sum(s)
 insured become inadequate)
 Do you undertake to advise us if there is a change in the number
 of bedrooms?
 Have any of the proposed insured previously been a Household
 Insurance Policyholder ?
 Do any of the proposed insured have an existing Private Car from
 Aviva policy through an insurance adviser ?

Buildings

The sum insured must represent the cost of rebuilding to the same
 specification (including garages, swimming pools, outbuildings etc)
 plus approximately 15% to cover demolition costs and architect's
 and surveyor's fees.

Sum to be insured

Do you require Accidental Damage Cover?

Section Excess applicable to Buildings

Note: Excess amount shown is in addition to the Standard policy
 excess shown in your policy wording.

Contents

The sum insured on Contents must represent the full cost of replacing all the property insured without allowance for wear, tear and depreciation (other than clothing and household linen).

Sum to be insured including valuables listed below if applicable £25,000

Do you require Accidental Damage Cover? Yes

Section Excess applicable to Contents £100

Note: Excess amount shown is in addition to the Standard policy excess shown in your policy wording.

The Contents sum insured includes valuables up to a total sum of £0. The limit for any one valuable is £2000.



Important Information

Important Notice - Information and changes we need to know about

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

Please tell your insurance adviser immediately to let us know if any of the information provided by you changes after you purchase your policy, or if there are any changes to the information set out in your schedule at your renewal.

You must also tell your insurance adviser immediately to let us know about the following changes:

- any intended alteration to, extension to or renovation of your property. However you do not need to tell the insurer about internal alterations to your property unless you are creating an additional bedroom, bathroom or shower room,
- any change to the people insured, or to be insured,
- any change or addition to the contents or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on your policy schedule,
- if your property is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work),
- if your property is to be unoccupied for any continuous period exceeding 60 days, or
- if any member of your household or any person to be insured on this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If you are in any doubt, please contact your insurance adviser.

When we are notified of a change, we will tell your insurance adviser if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy.

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

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

Each renewal invitation is offered using the information the insurer has at the time it was issued. The insurer may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim, even if the insurer is notified after your renewal date.

The insurer recommends that you keep a record (including copies of letters) of all information supplied to the insurer for future reference.

Adequacy of Sum Insured

You must ensure that your sum(s) insured are not less than the full cost of rebuilding the property and replacing the goods; failure to do so may invalidate your policy or reduce claims settlements.

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. 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.

Business Introduction

If an intermediary has arranged your business with us and you need to discuss any issues regarding their service, you should contact them.

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.

Making a Claim - Telephone Contact Points

Should you need to make a claim under this policy, please contact us on 0800 012345.

Your Cancellation Rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

To cancel your policy, please contact your insurance adviser.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of your policy booklet.

Data Protection Act - Information Uses

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

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 judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

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 use of Third Party Information

To ensure the insurer has the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with our best premium and payment options, the insurer may:

- Obtain information from third parties including a quotation search from a credit referencing agency which will

appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments

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

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/renewal 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 electronic 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.

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

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.

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

Renewing Your Insurance

Your insurance adviser will contact you before your renewal date and will either:

1. Give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes we are making to the terms and conditions of your policy;
 - to review your circumstances and consider whether this insurance continues to meet your needs;
 - to check that the information you have provided us with is still correct, and tell us if anything has changed; and
 - the price for next year.

If you wish to make any changes at renewal, please contact your insurance adviser.

Or

2. Let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
 - when the product is no longer available; or
 - when we are no longer prepared to offer you insurance for reasons such as:
 - we reasonably suspect fraud;
 - your claims history;
 - we have changed their acceptance criteria;
 - you are no longer eligible for cover; and/or
 - where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Important Notice - Information and changes we need to know about' section within this document.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your cancellation rights' in your policy booklet which explains how this works.

Automatic Renewal of your Policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal; or
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you of this in your renewal letter and you will need to contact us to make payment before we can renew your policy.

Ensuring You Have Continuous Cover

If you are thinking of cancelling or not renewing with us, make sure you can get the alternative cover you need before your policy ends.

Concerned about flooding?
Visit aviva.co.uk/flood for help and information.

Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by contacting your insurance adviser.

Telephone Call Recording

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