

If you need to make a claim...  
... call us straight away on 0345 030 6902.  
For our joint protection, calls may be  
recorded or monitored.

**Quote me  
happy.com**



# Home Important Information



# Home Important Information

This document contains some important information you need to know about your insurance. The policy wording and schedule can be viewed at [www.quotemehappy.com](http://www.quotemehappy.com) and, once you've purchased your policy, all your documents will be available to view at My account.

It is important that you read all the policy documentation carefully.

## Important Notice – Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask. Please read any assumptions carefully and confirm if they apply to your circumstances. If any of the information you provide changes after you purchase your policy and during the period of your policy please make changes online at

<http://www.quotemehappy.com/my-account>

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 any excess, or
- the extent of the cover may be affected.

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

## Our Administration Fees

We apply administration and cancellation fees and charges under certain circumstances as shown in the following table:

| Scenarios   | Will I pay an admin fee |
|---|-------------------------|
| <b>We, or you</b> cancel the policy within the 14 day cooling off period (before cover has started) | No                      |
| <b>We, or you</b> cancel the policy within the 14 day cooling off period (after cover has started)  | No                      |
| <b>We, or you</b> cancel the policy after the 14 day cooling off period has ended                   | £30*                    |
| <b>You</b> make a change to your policy   | £12*                    |

\*Plus Insurance Premium Tax at the appropriate rate.

There is no fee for opting in or out of automatic renewal regardless of how you contact us.

For further information on our fees and charges please refer to your policy booklet.

# Home Important Information

## Data Protection – Privacy Notice

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller).

Aviva UK Digital Limited act as an additional data controller for the sale and distribution of the product.

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the “Automated Decision Making” section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the “Credit Reference Agencies” section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: [contactus@aviva.com](mailto:contactus@aviva.com) or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the “Marketing” section of our full privacy policy.

# Home Important Information

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the “Data Rights” section of our full privacy policy or by contacting us at [dataprt@aviva.com](mailto:dataprt@aviva.com).

## How your data is used and shared by Insurers and Databases in relation to household 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 incident or a claim, or at a time of a mid-term adjustment or renewal).
- Management information purposes, i.e. to analyse insurance and other markets for the purposes of:
  - portfolio assessment;
  - risk assessment;
  - performance reporting;
  - management reporting.
- Anti-fraud purposes i.e. 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 the Claims Underwriting and Exchange Register administered 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.

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- Compliance with legal obligations and responsibilities, including:
  - Claims management – In the event of a claim we may need to disclose information with any other party involved in that claim, e.g. 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 history
  - Complaints management - If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your Personal Information, to the relevant ombudsman.

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.

## 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 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 of job applicants and employees.

## 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.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us

# Home Important Information

## Renewing your insurance

We will contact you in writing at least 21 days 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 the next year.

If you wish to make any changes at renewal, please log in to your My account and edit your policy there.

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 our 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 by email at least 21 days 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. You can stop your policy from automatically renewing free of charge at any time online via My Account.

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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; or
- you have opted out of Automatic Renewal.

If any of the above happens we will advise you of this in your renewal email 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.

## Our Regulatory Status

Quotemehappy.com is a trading name of Aviva UK Digital Limited. Registered in England and Wales No. 09766150. Registered Office: 8 Surrey Street, Norwich, Norfolk, NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Policies are underwritten and administered by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You may check this information and obtain further information about how the FCA protects you by visiting their website [www.fca.org.uk](http://www.fca.org.uk).

## 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 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.

## How do I make 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 go to [www.quotemehappy.com/not-happy](http://www.quotemehappy.com/not-happy).

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.

If you have taken a product out with us online or by telephone, you can also use the European Commission's **Online Dispute Resolution** service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

## **Telephone call charges and recording**

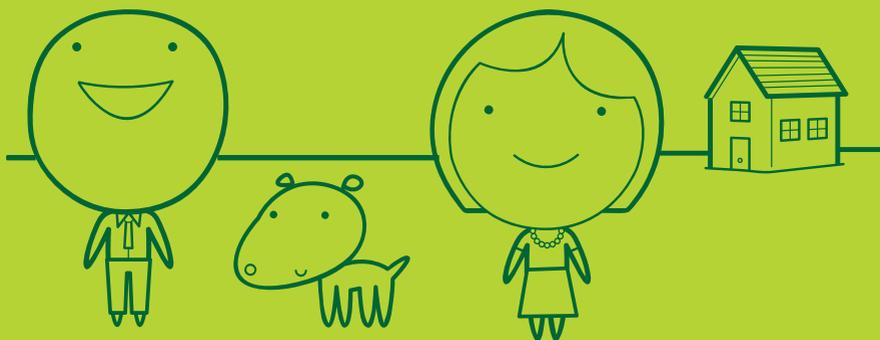
Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

To find out more about us and the other things we do,  
visit [www.quotemehappy.com](http://www.quotemehappy.com).

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