Motor Fleet Factfinder Haulage



Important: The information you give on this form is relevant to our assessment of the insurance risk (i) at new business quotation stage or (ii) on renewal.

Failure to provide complete and accurate answers may entitle us to vary or avoid any insurance cover subsequently issued.

Companies have a duty of care to ensure the safety of their employees and anyone else that may be affected by their activities. Aviva has a common aim with its fleet customers to reduce risk and subsequent claims numbers and costs. Our own research has shown that the lowest incident rates are achieved by companies with clear driving standards, including effective driver vetting and induction procedures.

Upon receipt of this form we may suggest some areas you should consider to ensure you have a systematic approach to managing occupational road risks.

For useful information on risk management visit www.aviva.co.uk/yourbusiness or call 0345 3 66 66 66*.

*Call may be recorded and/or monitored

Co	ompany Name		
Co	ompany Website Address		
Po	olicy Number	Renewal Date	
1	General		
(a)	Please indicate the total number of vehicles within your fleet.		Typical Annual Mileage
	(i) Motorcycles and boxes		
	(ii) Private Cars – essential business use.		
	(iii) Private Cars – others.		
	(iv) Goods Carrying Vehicles to 3.5t GPW.		
	(v) Goods Carrying Vehicles over 3.5t - 16t GPW.		
	(vi) Goods Carrying Vehicles over 16t - 32t GPW.		
	(vii) Goods Carrying Vehicles over 32t GPW.		
	(viii) All other vehicles.		
	(ix) The maximum number of trailers in your possession at any of	one time.	
(b)	Are any vehicles valued over £150,000?		YES NO
	If YES please give details (registration number & value).		
(c)	Please advise the maximum number and value of vehicles and trailers that could be at one location (either garaged in a car park or compound)	Number	Value
	Goods Carrying Vehicles		
	All other vehicles		
	Trailers		
(d)	Are all vehicles owned or leased to yourself or the company?		YES NO
	If NO please give details of the vehicles, their owners and their relationship to you/the company.		

	If NO please provide details of the v	vehicles and their use		
	Vehicle Registration	Registered Keeper of Vehicle	Relationship to you/the com i.e Spouse/Employee	pany
(f) (g) (h)	(ii) Please estimate the number of Please Note: failing to notify us of		te a claim	
	Have these changed in the last 12 n Do you anticipate any change in the		YES	NO NO
	If YES please give details.			
(i)	Do you undertake courier and/or pa	arcel delivery operations?	YES	NO
	If YES please give indicate by appro	eximate percentage of turnover, the type of services:		
	Next Day Services			
	Same Day Services			
(j)	Please indicate: (i) The type of Operators licence H	held (Restricted, Standard National, Standard Internatic	onal).	
	(ii) Licence number(s).			
	(iii) Number of vehicles on each lic	ence.		
	(iv) Number of trailers on each lice	ence.		
(k)	How many Operating Centres do yo	ou have?		
(1)	Please provide details of any licence (e.g. maintenance, vehicle defects, t	offences or prohibitions you have incurred tachograph etc) in the last 3 years.		
(m)	If known, please give your current (Operator Compliance Risk Score:		
	(i) Roadworthiness.			
	(ii) Traffic Enforcement.			
	Note: Operator Compliance Risk	Scores are assessed by VOSA and are available on	enquiry.	
(n)	Have you made any changes to the (e.g. changes to the type or use of reduction in the number of vehicles	fleet or your operation over the last 12 months? vehicles, extended replacement periods, , risk management procedures etc)	YES	NO
	If YES please give details.			
(o)	(e.g. reduction in the number of vel	d to introduce any changes in the immediate future? hicles, extended replacement periods, changes to the es to your risk management measures etc)	YES	NO _
	If YES please give details.			

2 Drivers

(a)	Please advise tl	he numbe	r of employed driver	S.			
	Full time.						
	Part time.						
(b)	Approximately	what per	centage of regular co	ompany vehicle drivers are:			
	(i) 20 or und	er.					%
	(ii) 21 to 24.						%
	(iii) 25 to 29.						%
	(111) 23 10 29.						
	(iv) 30 to 75.						%
	(v) Over 75.						%
(c)	For any driver 2 vehicle registra	20 years o tion(s) and	of age or under, plea d the use for which t	se provide name(s), age(s), ler they are permitted to use the	ngth of time a full lice vehicle.	ence has been held	, relationship to you,
	Name	Age	Length of time a full licence has been held	Relationship to you/the company i.e employee/relative	Vehicle registration number	Business Use	Social, Domestic & Pleasure Purposes
(d)	Please indicate	the level	of turnover of drivin	g staff during the past 12 mo	nths.		%
(e)	Do you use Ag	ency drive	ars?				70
(0)	If YES:	circy direc				YES	NO
	(i) If yes, ple	ase give d	etails of the number	of Agencies used and number	er of driver days per v	/ear	
	(1) 11 yes, pie	ase give a	etails of the Hamber		er or anver days per y	, car.	
	//> // I						
	(ii) How do y	ou choose	e your Agencies?				
	(iii) Do you gi	ve Agency	y Drivers any induction	on training or competency che	ecks?	YES	NO
	If YES ple	ase give c	letails.				
(f)	Do you employ	owner d	rivers?			YES	NO
	(i) If YES ple	ase give tl	he number of owner	drivers employed		TE3	NO
	(ii) Do the Ov	wner Drive	ers insure their vehic	les separately in their own na	mes?		
(g)	Do you employ			ies separately in their own hai	nes.	YES	NO
(9)				drivers and the percentage of	drivers from each cou	YES	NO
	ii iE3 piease g	live details	chanonality of the c	invers and the percentage of	unvers from each col	uritry).	
(h)		any conv		g convictions incurred by any a disqualification, any convict			Driving or Careless
	Driver		Conviction Code	Date	Senten	ce Blood A	lcohol Level (if applicable)
		L					

3 Driver Management

(a)	For all new employees who will drive on business, do you:		
	(i) Have a completed application form? If YES please provide a copy.	YES	NO
	(ii) Take a copy of their driving licence?	YES	NO
	(iii) Obtain details of any previous motoring accidents or convictions?	YES	NO
	(iv) Always follow up references?	YES	NO
	(v) Assess their driving ability?	YES	NO
	If YES please indicate who conducts this.		
	(vi) Provide induction training?	YES	NO NO
	If YES please give details.		
(b)	How often do you check driving licences?		
(c)	Do you issue drivers with a company driver handbook? If YES please provide a copy.	YES	NO
(d)	Do you record and analyse incidents?	YES	NO
(e)	Do you give drivers instructions in the event of an accident?	YES	NO
	If YES please give details.		
(f)	Does a manager interview the driver following an accident?	YES	NO
(g)	Do you operate a penalty/incentive scheme to encourage accident free driving?	YES	NO
	If YES how long has this been in operation?		
	Please provide details.		
(h)	Do you allow non-employees to drive your company cars?		
,	If YES do you:	YES	NO
	(i) Take a copy of their driving licences?		
	(ii) Obtain details of any previous motoring accidents or convictions?	YES	NO
	(iii) Are any non employees aged under 25?	YES	NO
	If YES please provide their names, ages, the vehicles they drive and their relationship to you/the company.	YES	NO
_			
4	Driver Training		
(a)	Do you have an in-house driver assessor/trainer?	YES	NO
	If YES please give details (name & qualifications).		
(b)	Are you currently involved in an external driver-training programme?	YES	NO
	If YES:		
	(i) Which driver training organisation do you use?		
	(ii) Please give brief details of the programme.(iii) How many drivers have undertaken external driver training during the last:		
	(iii) How many drivers have undertaken external driver training during the last: 12 months.		
	24 months.		
	z4 months.		

Vehicles

(a)	(i)	How is vehicle maintenance carried out? (e.g. In house or con	ntracted out)	
	(ii)	How frequently?		
	(iii)	By whom?		
	(iv)	What is the procedure for reporting vehicle defects?		
(b)	Do	you fit security devices (other than manufacturers standard sys	tem)?	
	(i)	Thatcham-approved alarms/immobilisers.	No. of vehicles fitted:	
	(ii)	Non Thatcham-approved alarms/immobilisers.	No. of vehicles fitted:	
	(iii)	Remote tracking devices.	No. of vehicles fitted:	
	(iv)	Telematics systems.	No. of vehicles fitted:	
	Plea	ase indicate which systems you install.		
	Plea	ase advise the date the systems were installed.		
(c)	Wh	at additional steps do you take to secure "target" vehicles (hig	gh value vehicles and loads etc)?	
L				
(d)		at security arrangements are in place for uncoupled semi-traile n premises (e.g. 5th wheel pin lock/leg lock etc)?	rs or drawbar trailers parked outs	ide or away from your
(e)	Plea	ase indicate the number of vehicles fitted with tachographs.		
(-/		· · · · · · · · · · · · · · · · · ·		
			Analogue	
			Analogue.	
(f)	lf aı	nalogue tachographs are fitted, please advise:	Analogue. Digital.	
(f)		nalogue tachographs are fitted, please advise: How often do you check the charts?	_	
(f)	(i)	How often do you check the charts?	_	
(f)	(i) (ii)	How often do you check the charts? Are they analysed in house or by a bureau?	_	
	(i) (ii) (iii)	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company	_	
(f) (g)	(i) (ii) (iii) If di	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise:	_	
	(i) (ii) (iii) If di (i)	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes?	_	
	(i) (ii) (iii) If di (i) (ii)	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles?	_	
	(i) (ii) (iii) If di (i) (ii) (iii)	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles? Is the data analysed in house or by a bureau?	_	
	(i) (ii) (iii) If di (i) (ii)	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles?	_	
	(i) (ii) (iii) If di (i) (iii) (iii) (iv)	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles? Is the data analysed in house or by a bureau?	_	
(g)	(i) (ii) (iii) If di (i) (iii) (iii) (iv)	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles? Is the data analysed in house or by a bureau? If by a bureau, please give the name of a company	_	YES NO
(g) 6	(i) (ii) (iii) If di (i) (iii) (iii) (iv) Op	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles? Is the data analysed in house or by a bureau? If by a bureau, please give the name of a company	_	YES NO
(g) 6	(i) (ii) (iii) If di (i) (iii) (iii) (iv) Op	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles? Is the data analysed in house or by a bureau? If by a bureau, please give the name of a company perations you have a full time fleet transport manager?	_	YES NO
(g) 6	(i) (ii) (iii) If di (i) (iii) (iv) Op Do If Y If N	How often do you check the charts? Are they analysed in house or by a bureau? If a bureau, please give the name of the company igital tachographs are fitted, please advise: The manufacturer of your digital tachograph boxes? How often do you download the data from the vehicles? Is the data analysed in house or by a bureau? If by a bureau, please give the name of a company perations you have a full time fleet transport manager? ES please give name and qualifications.	_	

	or bulk storage or production premises in the oil, gas or chemical industries, Ministry of Defence Premises, Military Bases, any airport, rail trackside or other rail property)						NO
	If YE	S please give:					
	(i)	The names of th	ne sites visited.				
	(ii)	Areas within the	e site you opera	te (e.g. plane	side, unrestricted site access).		
		=	6.1.5				
	(iii)	The frequency of	t visits.				
	(iv)	The percentage	of annual turno	over associate	d with such visits.		%
(d)	(i)	Do you carry or	are likely to car	ny any goods	or materials which are of a hazardous nature?	VEC	
	(i)					YES	NO
	(ii)	Are hazardous of	goods carried in	tankers or as	bulk loads?	YES	NO
		If YES please co	mplete the follo	owing table (s	ee appendix at the end of the document for details)		
UI	N Class	s Division	Packing Group	Transport Category	Nature of Goods	% of annual Turnover	% of annual turnover carried in bulk or tankers
	1						
	2	2.1					
		2.2					
		2.3					
	3	4.4					
	4	4.1					
		4.3					
	5	5.1					
		5.2					
	6	6.1					
		6.2					
	7						
	9						
	(iii)	Do you carry 'H (refer to the app			Goods' ument for details)?	YES	NO
		If YES:					
		Do you carry su	ch goods in bull	k loads or tan	kers?	YES	NO
		Please give deta	ils of the Class/I	Division of the	e goods carried.		
	(iv)	How many year	s have you beer	n involved wit	h hazardous goods?		
	(v)				gerous Goods Safety Adviser.		
	(vi)	How many of you			ations?		
(e)	Wha	t is the usual rad	lius of your oper	rations?			

(f)	(i)	How often do your vehicles operate overseas (can you estimate the number of vehicle days pe	er annum)?	
		Within EU		
		Outside EU		
	(ii)	If vehicles operate outside the EU, please give details of the Countries visited.		
7	Ad	ditional Information		
(a)	Do	you use the services of an independent Accident Management Company?	YES	NO
	If Y	ES please give the name of the company and the date the service commenced.		
(b)	use	va can assist you with your risk management programme by providing claims information and to analyse your Fleet accident record and offering practical advice and access to risk manage cific needs.	·	,
	Wo	uld you be interested in further details?	YES	NO

Please read the information below carefully

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 to is Aviva Insurance Limited.

We may use your details to allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive. For details relating to information held about you on the Claims Underwriting and Exchange Register and Motor Insurance Anti-Fraud and Theft Register please visit www.insurancedatabases.co.uk

For details relating to information held about you by the Driver and Vehicle Licencing Agency (DVLA) please visit www.dvla.gov.uk

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers 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 their best premium and payment options, the insurer may obtain information relating to you and your business from third parties at quotation and renewal and in certain circumstances where policy amendments are requested. This information may include 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.

The insurer is a responsible provider of credit which is regulated by the Consumer Credit Act, and they take these responsibilities seriously to ensure their customers are able to meet their monthly instalment commitments.

When you agree to pay monthly, the status of your quotation search from their credit reference agency will be updated to reflect your credit application and this will be visible to other credit providers. Credit reference agencies may keep a record of the 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.

Data Use

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 accident or a claim, or at a time of renewal).
- Management information purposes

To analyse insurance and other markets for the purposes of:

- portfolio assessment;
- risk assessment;
- performance reporting;
- management reporting.
- Anti-fraud purposes

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 fraud prevention agencies and databases, including the Claims
 Underwriting and Exchange Register and where appropriate the Motor Insurance Anti-Fraud and Theft Register administered by
 Insurance Database Services Limited (IDSL). This helps insurers check information and prevent fraudulent claims. When we deal with
 your request for insurance we may search these registers.
- Compliance with legal obligations and responsibilities
 - Claims management In the event of a claim we may need to disclose information with any other party involved in that claim such
 as 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 and conviction history.
 - Motor Insurance Database Information relating to your insurance policy will be added to the Motor Insurance Database (MID)
 managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised
 bodies including the Police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not
 limited to but including:
 - Electronic Licensing;
 - Continuous Insurance Enforcement;
 - Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
 - The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at www.askmid.com.

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.

How your data will be processed

- Information which is supplied to fraud prevention agencies and databases such as IDSL and MID can include details such as your name, address and date of birth together with details of any injury arising from a claim.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to fraud prevention agencies and databases such as IDSL.

You can ask for more information about this. If you require such information, please contact Aviva Insurance Limited.

How we will use your data - Driving Licence Number Insurance underwriting purposes:

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:

- provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.
- searches may be carried out at point of quote and if an insurance policy is incepted at the renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or could affect the amount we pay to settle any claims you make under the policy.

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 and other carefully selected companies 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 insured to drive the vehicle(s) covered under the policy.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- undertake searches against your (or any person included on the proposal) Driving Licence number (DLN) against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence
- 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 and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR, Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

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
- 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 person or property likely to be involved in the policy or claim.

You should show these notices to anyone insured to drive the vehicle(s) covered under the policy.

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.

Material Circumstances

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- 1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- 2) make such disclosure in a reasonably clear and accessible manner; and
- 3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

If You have a Complaint

We hope that you will be very happy with the service 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 or usual Aviva 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 refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- 1) The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
- 2) In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business; or
- 3) Should neither of the above be applicable, the law of England and Wales will apply.

Copy Policy Availability

Declaration

If at any stage you would like to receive a new copy of your policy booklet, please contact either your regular Aviva point of contact or your insurance broker, at the address shown on your policy schedule.

I/We declare that the information given is, to the best of my/our knd undertake to pay the premium when called upon to do so. I/We und bodies for the purposes of monitoring and/or enforcing the insurer's	erstand that my/our information may also be disclosed to regulatory
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Appendix 1 - Definitions of Hazardous Goods

UN Classifications

Class 1 Explosives

Subdivided into 6 groups 1.1 to 1.6

Class 2 Gases

Covers all compressed gases including flammable and toxic. Subdivided into:

- 2.1 flammable gases
- **2.2** non-toxic, non-flammable compressed gases
- 2.3 toxic gases.

Class 3 Flammable liquids

Give off vapour which burns in air if ignited.

Class 4 Other flammables

Subdivided into:

- 4.1 flammable solids
- 4.2 spontaneously combustible
- 4.3 dangerous when wet.

Class 5 Oxidisers

Subdivided into:

- 5.1 oxidising agents
- 5.2 organic peroxides.

Class 6 Toxics

Subdivided into:

- 6.1 poisonous/toxic substances
- **6.2** infectious substances.

Class 7 Radioactives

Not subdivided but there are 3 levels of danger.

Class 8 Corrosives

May cause serious burns etc.

Class 9 Miscellaneous

Covers any other substance classified as dangerous by the UN which does not readily fit into one of the above classes.

Packing Groups

Dangerous Goods that are carried in packages are also assigned a Packing Group depending on the nature of the risk.

Packing Group I High Danger Packing Group II Medium Danger Packing Group III Low Danger

Transport Categories

All dangerous goods are allocated a transport category ranging from 0 to 4. These values are used to to determine whether the total quantity of goods carried is sufficiently large enough to fall within the regulations.

TC0 relates to certain highly dangerous infectious substances. TC1 represent the most dangerous products such as toxic compressed gases.

TC3 are less dangerous substances. TC4 are deemed so safe most of the regulations do not apply.

When determining whether the regulations apply for loads of the same transport category, the total quantity in litres or kilograms must exceed the threshold for the relevant transport category.

Transport Total mass or volume of packaged Category dangerous goods for regulations to apply TCO Always applies TC1 >20 >333 TC3 >1000 TC4 Never applies If the load is of mixed categories

If the load is of mixed categories then refer to the regulations as different load thresholds apply, calculated by means of a 'mixed load multiplier'.

High Consequence Dangerous Goods

Are those which have the potential for misuse in a terrorist incident which may as a result, produce serious consequences such as major casualties or mass destruction.

Special security provisions have to be applied whilst such goods are carried.

High Consequence Dangerous Goods are listed below and carried in quantities greater than those indicated.

Class	Division	Substance	Quantity		
		or article	Tank (I)	Bulk (kg)	Packages (k
1	1.1	Explosives	a	а	0
	1.2	Explosives	a	a	0
	1.3	Compatibility group C explosives	а	а	0
	1.5	Explosives	0	a	0
2		Flammable gases (classification code F)	3000	a	b
		Toxic gases (classification codes including letters T, TF, TC, TO, TFC or TOC) excluding aerosols	0	а	0
3		Flammable liquids of packing groups 1 and 2	3000	a	b
		Desensitivised explosives	а	a	0
4.1		Desensitivised explosives	а	а	0
4.2		Packing group 1 substances	3000	a	b
4.3		Packing group 1 substances	3000	a	b
5.1		Oxidizing liquids of packing group 1	3000	a	b
		Perchlorates, ammonium nitrate and ammonium nitrate fertilizers	3000	3000	b
6.1		Toxic substances of packing group 1	0	a	0
6.2		Infectious substances of Category A	а	a	0
7		Radioactive material		pecial form) licable in Ty kages	
8		Corrosive substances of packing group 1	3000	a	b