

Private Car Insurance **Proposal**

Important Information

Please read and keep safe

FOR COMPLETION BY AVIVA STAFF ONLY

Policy number												
Period of insurance	FROM						Time					
	TO											
Renewal date												

Private Car Insurance Proposal



Note:

Please remember that you are under a duty to answer all questions, which we ask, honestly and with reasonable care. Please complete this proposal form in full, ensure you sign the declaration overleaf, date the application form **and** enclose the documents, which we may have requested under Section 10 of this proposal with your completed application. Aviva Insurance Ireland DAC reserve the right to decline any proposal.

PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS

1 Proposer details - Please tick

Title: (Mr, Mrs, Miss, Ms, Other)	Daytime Phone number(s):
Your Name:	
Your Address:	
Is the car normally parked overnight at this address?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, please provide the address at which the car is normally parked overnight?	
Your Occupation:	
Have you any other policy with Aviva?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide the current policy number(s)	

2 Drivers covered

Driving options: (please tick the box applicable)

1. Proposer only driving ☐ 2. Proposer and Spouse/Partner* ☐ 3. Proposer and named drivers ☐
4. Proposer and open driving (for drivers aged 25-70 years who hold a full EU or full UK licence) ☐
5. Proposer and open driving (for drivers aged 25-70 years who hold a full EU or full UK licence) plus named drivers ☐

Please note if you wish to choose option 4 or 5 the proposer must hold a full EU driving licence.

*Your partner is defined as your partner or husband or wife, living at the same address as you and sharing financial responsibility with you. This does not include any business partner or associate.

Please complete the driver and licence details for you and each driver who will be covered under your policy.

Please note, when identifying the Main driver in this proposal form, this is the person for whom the Private car is intended as their main vehicle, who is the primary driver of the Private car, (which means the person who drives the Private car more often than any other person) and who is responsible for the Private car insured under this policy.

	Main Driver	Named driver 1	Named driver 2	Named driver 3
Name				
Date of Birth				
Occupation				
Relationship to proposer				
Type of driving licence currently held (e.g. Full Irish / Full EU)				
Country of origin of driving licence				
Date licence obtained				
Driver Number				
Number of Penalty points currently held?				
Have any penalty points been awarded by judgement in a court of law?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does this driver permanently reside in the Republic of Ireland?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does this driver hold a current and valid driving licence to drive in the Republic of Ireland?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Do you own or have registered in your name any other car(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	These questions only apply in respect of the main driver
Do you have access to another vehicle to drive on a regular basis or full time use of another vehicle?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you insured to drive any other vehicles?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Do you have use of a company vehicle (car or van) for work purposes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you the principle driver or main user of any other vehicle?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If you have selected driving option 4 or 5 (Open Driving) - Does any driver who will drive under the open driving cover have more than six penalty points and/or any penalty points that have been applied from a judgement in a court of law, currently endorsed on their licence?		Yes <input type="checkbox"/> No <input type="checkbox"/> I have not selected Open Driving <input type="checkbox"/>

Have you or any person who will drive the car:

1 Been convicted of any offence of <u>any</u> nature or have any conviction pending** (this includes motoring and/or any criminal offence)?		Yes <input type="checkbox"/> No <input type="checkbox"/>			
2 Been disqualified from driving?		Yes <input type="checkbox"/> No <input type="checkbox"/>			
If you have answered Yes to Question 1 and/or 2 please provide additional details					
Driver Name	Details of offence and code	Date of Offence	Number of penalty points or fine incurred for offence	Was this offence as a result of a road traffic accident?	If disqualified from driving date licence restored
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
** An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not a conviction is a "spent conviction" under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 please visit www.Irishstatutebook.ie					
3 (a) Any medical condition, that impairs your (their) ability to drive (as outlined by the Road Safety Authority in their 'Medical Fitness to Drive Guidelines')?		Yes <input type="checkbox"/> No <input type="checkbox"/>			
(b) Has the medical condition been notified to the National Driving Licence Service?		Yes <input type="checkbox"/> No <input type="checkbox"/>			
4 Been refused any insurance or renewal of insurance by any insurer?		Yes <input type="checkbox"/> No <input type="checkbox"/>			
5 Had a policy of motor or household insurance cancelled by an insurer (this includes actions following a payment or direct debit default) in the last 7 years?		Yes <input type="checkbox"/> No <input type="checkbox"/>			
6 Had any special terms imposed by an insurer on a motor policy (for example an increased excess or reduced level of policy cover imposed, but excluding terms imposed for Convictions, Claims or Penalty Points) within the past 7 years?		Yes <input type="checkbox"/> No <input type="checkbox"/>			
If you have answered Yes to Questions 4, 5 or 6 please provide additional details below:					
Driver Name	Date	Insurer	Product (e.g. Home or Motor Policy)	Category a. Refused cover b. Policy cancelled c. Terms imposed Insert appropriate category code a, b, or c below:	Details (including the reason for the action)
7 Have any outstanding or pending motor insurance claims?		Yes <input type="checkbox"/> No <input type="checkbox"/>			

3 Proposer and driver details - continued

Have you or any person who will drive the car:

8
 Been involved in any accident or loss or have had any claims made against you or them in the last 5 years?
 Yes ☐ No ☐

If you have answered Yes to Questions 7 or 8 please provide additional details below:

Driver Name	Date of incident	Type of incident (e.g. Theft claim, Fire claim, Road Traffic Accident, Accidental damage claim, Windscreen claim)	If applicable; is the claim settled	If applicable; amount settled	If applicable; did claim settlement amount include personal injuries award	Was the no-claim discount impacted by this claim
			Yes <input type="checkbox"/> No <input type="checkbox"/>	€	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>	€	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please provide the details of any additional complete claims in Section 9.

4 Your driving history

	Name of Insurer	Expiry date
1 Have you held or do you hold a car insurance policy in your own name, as a policyholder? Yes <input type="checkbox"/> No <input type="checkbox"/>		
2 How many consecutive years have you held a car policy in your own name without an accident or claim (excluding any fire, theft, or windscreen claims)?	State number of years:	Proof of No-claims discount must be submitted with your proposal form
3 In what country was your most recent no-claim discount earned? <input type="text"/>		
4 If applicable; will the no claim discount, which is being provided by you to us, be used on any other motor policy? Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable <input type="checkbox"/>		
5 Are you or have you been a named driver on a private motor policy? Yes <input type="checkbox"/> No <input type="checkbox"/> Name of Insurer: <input type="text"/>		
If yes, how many consecutive years have you been a named driver on a car policy, without a claim or accident? <input type="text"/>		
In what country was your named driving experience earned?: <input type="text"/>		
6 Does your spouse or partner own a car? Yes <input type="checkbox"/> No <input type="checkbox"/> If applicable, please state in respect of the second car, the cubic capacity: <input type="text"/>		
If yes, can you confirm it is currently insured? Yes <input type="checkbox"/> No <input type="checkbox"/> Cover: <input type="text"/> NCD currently earned: <input type="text"/>		

5 Have you participated in any driver training programme (for example: Ignition, IAM(UK), RoSPA or Diamond Advanced Motorists)?

Programme reference no:

If other than **Ignition**, please specify the name of the programme and supply copy of certificate

Successful **Ignition** candidates only — Do you wish to avail of curfew arrangement? Yes ☐ No ☐

6 Car details

Registration number	Make	Model	Cubic capacity (CC)	Year of make	Fuel type	Number of Seats	Value***

***Note: Where the cover on the car is Comprehensive Cover or Third Party Fire and Theft Cover, as shown in the policy schedule, and the car is damaged beyond economic repair, we will calculate the value of the car at the time of the loss based on the current market value (for a car of the same make and model) or where applicable the limit of the value (sum insured) placed by you on the car as shown in the policy schedule, whichever is the less. Please Note: We will not pay for loss or damage over the current market value even if the sum insured on your motor insurance policy schedule may be greater.

A Is the car owned by you? Yes ☐ No ☐

If No, please state who owns the car

What is the owners relationship to you

B Is the car registered in your name? Yes ☐ No ☐

If No, please state who the registered owner of the car is

and the registered owner of the car's relationship to you?

C On what date was the car purchased? MM/YYYY

D Is the car a right hand drive model? Yes ☐ No ☐

E Is the car an imported vehicle? Yes ☐ No ☐

F Is the car converted, adapted or modified in any way? Yes ☐ No ☐

If you have answered Yes to this Question, please provide the following additional information:

Type of modification

Date of modification

G Has a satellite tracking system been fitted to the car? Yes ☐ No ☐

H Has the car a professionally fitted alarm? Yes ☐ No ☐

I Please select the car's approximate annual kilometres?
 0 to 5000km ☐
 5001 to 10000km ☐
 10001 to 15000km ☐
 15001 to 20000km ☐
 20001 to 25000km ☐
 other

7 Use required

A	Do you use your car for social, domestic and pleasure purposes (including commuting to and from work)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
B	Do you use your car in connection with your business or occupation (other than if you commute to and from work)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
C	Do you use your car in connection with any business or occupation?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D	Do you carry any goods or samples in the car in connection with any Business or occupation?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
E	Is your car used for commercial travelling or soliciting orders in connection with any trade or business?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F	Is your car used for hire or carrying passengers for reward or in connection with the motor trade or for racing, pacemaking or speed testing?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

8 Cover required

A	Comprehensive <input type="checkbox"/>	Third party, fire and theft <input type="checkbox"/>	Third party <input type="checkbox"/>
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Optional covers

B	Is windscreen cover required?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
C	If Comprehensive cover is provided to you our standard accidental damage excess of €300 may apply. If so, please indicate if you wish to increase or decrease this excess. Reduced accidental damage excess €125 <input type="checkbox"/> (an extra premium will apply) Increased accidental damage excess €600 <input type="checkbox"/> (premium reduction will apply)		
D	Is step-back no-claims discount required?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
E	Is partially protected no-claims discount required (available for policies with 50% NCD)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Optional extra benefit

G	Do you wish to add Personal Accident Benefit (Journeywise)? €12 per policy	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Cover applies to any person named in the schedule as being insured. For policies on an open driving basis, cover applies to the policyholder only unless otherwise stated and agreed.			
<div></div> <div></div>			

Please note that you do not have to purchase optional covers and/or optional extras in order to purchase the main product.

9 Please tell us of any additional information - relating to any section**10 Checklist - Please ensure you sign the declaration overleaf and enclose the following documents as applicable or as requested by Aviva**

A	Copy of your driving licence front/back	Yes <input type="checkbox"/>	No <input type="checkbox"/>
B	Copy of the driving licence for all drivers material to this risk front/back	Yes <input type="checkbox"/>	No <input type="checkbox"/>
C	Original Statement of No Claims Bonus	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D	Proof of driving experience earned as a named driver on another policy in the Republic of Ireland	Yes <input type="checkbox"/>	No <input type="checkbox"/>
E	Copy of the current NCT Certificate for the car	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F	Copy of the VRC (Vehicle registration certificate) for the car	Yes <input type="checkbox"/>	No <input type="checkbox"/>
G	Gap in cover explanation (this can be provided under Section 9) for the period since the expiration of your previous policy and this application	Yes <input type="checkbox"/>	No <input type="checkbox"/>
H	Fitness to drive declaration from your General Practitioner	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I	Engineers report form for the car from Main dealer (if the car has any modifications, which are not part of the manufacturers standard specification)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Aviva Insurance Ireland DAC are not responsible for any charges incurred in obtaining any of the documents listed above.			

Important

IMPORTANT NOTE - Fronting is when someone insures a car in their own name on behalf of another driver (often a less experienced driver or a driver without a no claim bonus) where the cost of insurance would be higher if the policy was in that other driver's name. The proposer declares to be the main driver of the car when in fact the car is intended for use by the other driver as the main driver. Please note that it is an offence to provide false information on an insurance application in this manner. Fronting is fraud and has serious consequences including having your policy cancelled, a claim not being paid, or having the policy declared invalid and void.

Therefore, to ensure that you are adequately protected please let us know immediately, if at any time, during the period of insurance

(a) the main driver of the car on cover under this policy changes; (b) you become the main driver of another vehicle; or (c) you are given full-time use of a company vehicle.

Your Duty - You are under a duty to answer all questions, which we ask, honestly and with reasonable care. The answers in this proposal form, declaration and any other document provided by you to us for this insurance must be true and complete.

This is for your own protection because, if you do not give us all the information we need, your policy may not provide you with the cover you need, a claim may not be paid, the policy could be declared invalid and void or may be cancelled, and you may encounter difficulty trying to purchase insurance elsewhere.

Warning: As it is an offence under the Road Traffic Act to make any false statement or withhold information to get a certificate of insurance, you should make sure that you answer all questions fully and accurately. If the proposer is a firm or a private company, you must read and answer the questions as though they also apply to each individual partner or member.

The law that applies to the contract - Under the relevant European and Irish laws, we Aviva Insurance Ireland DAC and you, the proposer, are free to choose the law that will apply to the contract. We propose that Irish law will apply to the contract. We, Aviva Insurance Ireland DAC, will provide the insurance under this policy.

This product can be sold with or without advice in line with Central Bank of Ireland regulations. Aviva Insurance Ireland DAC (the underwriter of this car insurance product), does not provide advice on the sale of this product.

Complaints procedure - We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as effectively and quickly as possible. If you arranged your policy through an intermediary or broker, you can direct your complaint to them or to Aviva Insurance Ireland DAC at 1800 666 555. If your complaint relates to a claim, please let us know by: Phone 1800 147 147 or email at claimcomplaints@aviva.com.

You can also write to the Aviva Ireland Complaints Team - Aviva Insurance Ireland DAC, Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

If you are not satisfied with our response or how we have dealt with your complaint, you may refer your complaint to:

- **Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.**

Phone: 01 567 7000

E-mail: info@fspo.ie

Website: www.fspo.ie

You will not lose your right to take legal action if you contact the Financial Services and Pensions Ombudsman.

ONLY SIGN THE FOLLOWING DECLARATION IF YOU FULLY UNDERSTAND, AND HAVE MET, ALL OF THE ABOVE REQUIREMENTS.

Declaration - I declare that:

- (1) the answers, which I have given in this proposal form are true, complete, and accurate,
- (2) the car as described under Section 6 – Car details is and shall be kept in good condition, and
- (3) I have not, misrepresented or misstated any information.

I acknowledge that the information I have provided in this proposal form will be used by Aviva to:

- (a) agree to provide me with a quotation for car insurance,
- (b) calculate my premium, and
- (c) set the exceptions, terms, and conditions on which a future policy may be issued.

I understand that my information will be used for the purposes set out in the **Aviva Data Protection – Privacy Notice** section below.

Your Signature:

Date: / /

Aviva Data Protection - Privacy Notice

We collect and use personal information about you so that we can provide you with an insurance policy that suits your insurance needs. This notice explains the most important aspects of how we use your information and what rights you have in relation to your personal information but you can get more information about the terms we use and view our full Privacy Policy at our Privacy page on www.aviva.ie, request a copy by writing to us at Data Protection Officer, Aviva Insurance Ireland DAC, Cherrywood Business Park, Dublin, Ireland, D18 W2P5 or call us at 01 8988000.

The data controller responsible for this personal information is Aviva Insurance Ireland DAC ("**we**" "**us**" "**our**") as the insurer of the product. Additional controllers include your intermediary/broker who is responsible for the sale and distribution of the product and any applicable reinsurers.

1. Personal information we collect

Your data: The personal information we collect and use may include your name, address, telephone number and/or email address, date of birth or age, occupation, other products you have purchased from us, insurance requirements including details about your home or vehicle, claims history, employer details (where necessary), driver licence details, bank account details or payment card details, marital status, unspent criminal convictions and for motor insurance, penalty points, Road Traffic offences, telematics data, dashboard camera video footage, on-board vehicle diagnostics information and tachograph information (commercial vehicles). For commercial insurance products, we may carry out credit searches in relation to your business.

Other people’s data: As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy.

Note: If you are providing information about another person we expect you to show them this data protection notice and ensure that they have given you permission to provide this information to us so that we can provide a quote. If they have any concerns please ask them to contact us in one of the ways described in the “Contacting Us” section.

Claims data: If a claim is made we may also collect personal information about the claim from you and any relevant third parties.

Note: You don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make. We will let you know what information is required to proceed with your application or any claim you make.

Health data: We may need to ask for details relating to your health data or the health data of somebody else covered under your policy.

Criminal conviction data: We may ask for details relating to any unspent criminal convictions you and anybody else covered under your policy may have.

We recognise that information about health data and criminal convictions is particularly sensitive information. We will only collect and use such data as follows:

Purpose for which it is used	Our legal basis for using it
Criminal conviction data is used for the purposes of providing quotes and underwriting, managing reinsurance arrangements, processing any claims you may have, fraud investigation and handling any complaints you may have.	To take steps at your request before we enter into a policy (e.g. providing a quote) and to perform our insurance policy with you and people covered under the policy.
Health data is used for the purposes of providing quotes and underwriting, managing reinsurance arrangements, processing any claims you may have, fraud investigation and handling any complaints you may have.	Irish Data Protection law allows us to use health data in connection with your insurance policy.
We may also need to use your health and/or criminal data for the purposes of establishing, exercising or defending legal rights, including in connection with advice, claims, or proceedings, and where authorised by law.	

2. How we collect your personal information

We may collect personal information about you from:

- you;
- your named driver (if you are purchasing or renewing a motor policy);
- other people who live with you in an insured property (if you are purchasing or renewing a home insurance policy);
- your broker or intermediary;
- your employer, if relevant to your insurance cover;
- publicly available information including social media websites and online content, newspaper articles, TV, radio and other media content, court judgements;
- insurance industry databases and other commercial databases such as Cartell – we have provided more detail below on the industry databases from which we collect and share information;
- other records within the Aviva Group if you have or have had other insurance policies with or sought a quote from another Aviva company or third party claims;
- third parties involved in a claim (including a claimant, private investigators engaged by us, witnesses, solicitors and independent experts);
- when you visit one of the Aviva Group websites; and
- Insurance Ireland (insurance industry’s representative body) operate a confidential phone line (Insurance Confidential) for individuals to report suspect fraud. Information received by Insurance Ireland is shared with relevant insurers.

3. How we use your personal information

We may collect and use your information for the purposes, and on the legal basis, set out below:

Purpose for which it is used	Our legal basis for using it
To provide a quote, including making a decision as to whether we can provide you with cover and at what price.	<ul style="list-style-type: none">To take steps at your request prior to entering into your policy.Consent where another person provides your data to us so that we can provide them with a quote.
To verify your identity.	<ul style="list-style-type: none">To perform the policy.To take steps at your request prior to entering into a policy.To comply with our legal obligations.
To provide you with insurance cover and administer your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your policy.	<ul style="list-style-type: none">To perform the policy.
To validate, investigate and/or process any claims you or another person makes in relation to your insurance policy.	<ul style="list-style-type: none">To perform the policy.To comply with our legal obligations.
To maintain arrangements we have with reinsurers.	<ul style="list-style-type: none">For our legitimate interests in managing our business.
For management information purposes including portfolio assessment, risk assessment, performance reporting and management reporting.	
For a proposed portfolio transfer, reorganisation, transfer, disposal or other transaction relating to our business.	
To detect and prevent fraud.	<ul style="list-style-type: none">For our legitimate interests in managing our business.To perform your policy.To comply with our legal obligations.
To comply with laws and regulations.	<ul style="list-style-type: none">To comply with our legal obligations.

4A. How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services;
- with regulatory bodies and law enforcement bodies, including the Gardai, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation; and
- with reinsurers who provide reinsurance services to Aviva. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with are located outside of the European Economic Area, including India. These locations may not provide an adequate level of protection. We'll always take steps to ensure that any such transfer of information is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us in one of the ways described below.

If you are purchasing a motor policy, we will also use certain information and consult certain databases as follows:

Information used	Purpose(s)	Processing is necessary:
Driving Licence Number	To validate your driving licence number with the relevant authority.	In order to take steps at your request prior to entering into the policy or for the performance of your policy.
	To validate the number of penalty points disclosed by you.	
Motor Third Party Liability Database	Provide information about your insurance policy for inclusion in the Motor Third Party Liability Database (MTPLD) .	To comply with legal obligations.
	The information contained on this database may be used by government bodies such as the Gardai and the Motor Insurers Bureau of Ireland (MIBI) for purposes permitted by law, including electronic licensing and law enforcement.	
National Fleet Database	If you have a commercial motor fleet or motor trade policy, you will be issued with a Unique Identification Number by your insurer to upload your personal information on to the National Fleet Database. We and other government bodies such as the Gardai and MIBI can check this database for the information you have uploaded.	In order to take steps at your request prior to entering into the policy or for the performance of your policy. To comply with legal obligations.
	For further information, please go to www.nfd.ie .	

National Vehicle Driver File (NVDF) and IIDS Hub	When we provide you with a quote or renew your policy of motor insurance, we access the NVDF controlled by the Department of Transport, Tourism and Sport to validate: driver numbers; number of penalty points per driver. Where you provide us with an NCD PIN number, we will verify your No Claims Discount information using the IIDS Hub, where such information is made available by your previous insurer.	In order to take steps at your request prior to entering into the policy or for the performance of your policy.
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4B. How we share your personal information with others for fraud prevention

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for anti-fraud purposes including:

- sharing information about you with other insurers (including where you are purchasing a motor insurance policy, for the purposes of validating any No Claims Discount) and public bodies including the Department of Tourism Transport and Sport, the Department of Finance and the Gardai;
- private investigators, tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies; and
- undertaking fraud searches on publicly available information as outlined above and checking the Insurance Industry claims database, Insurance Link. For more information on Insurance Link please go to www.inslink.ie. This database helps insurers check claims information and prevent fraudulent claims.

5. Credit searches

For commercial policies, we may carry out credit searches against the policyholder through third parties who provide us with credit information.

6. Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms. In particular we use an automated underwriting engine and algorithms to provide, or assist with providing, quotes including the premium that will apply to your policy of insurance, using the information we have collected. We use automated decision making as it is necessary for entering into, or performance of your policy between you as the data subject and Aviva as data controller, and other uses such as authorised by law.

7. Online information

When you visit one of the Aviva Group websites, we may record information about your computer or mobile device, including hardware and software used, general location, when and how you interact with our websites. This information is used to note your interest in our websites and improve customer journeys.

8. How long we keep your personal information for

Information submitted for a quotation may be retained by us for a period of up to 15 months from the date of the quotation. Where you purchase a product from us, information will be held for the duration of your insurance cover and for at least six years after our relationship ends in order to comply with applicable laws and regulations and for use in connection with any claims. For more information on our data retention policies please see our Privacy Policy or contact us – refer to the details in the “**Contacting us**” section below.

9. Your rights in relation to your personal information

You have various rights in relation to your personal information, including:

- the right to request access to your personal information;
- correct any mistakes on our records;
- erase or restrict records where they are no longer required;
- ask not to be subject to automated decision making if the decision produces legal or other significant effects on you;
- to move certain data to other providers;
- where we rely on your consent as our legal basis for use of your personal data you have a right to withdraw your consent to such use.

Note: you have the right to object to use of personal information based on legitimate business interests. If you do object, we will have an opportunity to demonstrate that there are compelling legitimate grounds which override your rights and freedoms or that processing is necessary for the establishment, exercise or defence of legal claims. Please note that any successful objection may prevent us assessing future claims and/or the policy may be cancelled.

For more details in relation to your rights, including how to exercise them, please see our full Privacy Policy or contact us in one of the ways described below.

10. Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at DPO@aviva.com, writing to the Data Protection Officer, Aviva Insurance Ireland DAC, Cherrywood Business Park, Dublin, Ireland, D18 W2P5, or call us at (01) 8988000.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Office of the Data Protection Commissioner at any time.



*For our joint protection, we may record and
monitor phone calls.*

Aviva Insurance Ireland DAC

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.

A private company limited by shares.

Registered in Ireland No. 605769.

Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5.