

Aviva General Insurance

Updated Aviva Initiatives to help support you and your customers.

1 Commercial (Non Motor) Renewal Rebates

We recognise that many businesses will experience a considerable reduction in their exposures (e.g. wages, turnover, vehicle numbers) during this pandemic, where premium is calculated on projections, and at the customers choosing, we will continue to offer a choice of the following options:

1. Accept revised exposure declarations pre renewal
or
2. Recalculate renewal terms on revised projections when the crisis period ends and allow credits against next renewal
or
3. Allow premium returns based on revised declarations at the end of the insurance period.

2 Commercial Premises Closure and Temporary Closure

Existing cover will continue to apply in respect of Material Damage / Business Interruption up to and including **30 November 2020**, without the need to notify us that the Insured Premises is closed and temporarily unoccupied due to the Covid-19 restrictions.

Customers should advise us if the premises are unoccupied at their earliest opportunity.

Customers should endeavour **where practical and safe** to inspect their premises on a weekly basis and address any issues of concern.

The following risk protections should apply as a minimum: -

- All fire protection, detection, and security systems to remain active and monitored remotely where possible.
- All external doors and windows to be closed and securely locked.
- All internal and external combustible waste should be removed from the premises.

3 Premium Instalments

From the outset of this crisis Aviva pledged to assist customers during this difficult time and this commitment will continue on a case by case basis. Where customers are unable to pay their monthly instalment premium, we will extend the collection period on those cases by 30 days up to **30 November 2020** and will review as the current situation continues.

4 Extension of use of Business Premises

Cover is extended to facilitate businesses that must close for indoor service and move to provide a take-out service only, ie restaurants, cafes and bars.

5 Laid up Vehicles - Commercial Motor and Motor Fleet

We will suspend cover on vehicles that are off the road and will not be used or driven during the period when the Level 5 restrictions apply up to and including **December 02 2020** subject to the vehicle being retained by the Policyholder.

To suspend cover:

- Policyholders will need to let you (their Broker) know as soon as they take a vehicle off the road.
- They should send an email confirmation of the specific registration number(s) of the vehicle(s), confirming they will not be used/driven and are being retained by the policyholder.
- You, the Broker in turn should immediately inform Aviva by email the details of the vehicle(s) and confirmation that it will not be used/driven and is off the road.



- It is important that your client contacts you immediately, as we will not be able to address this retrospectively at the time of their policy renewal, as part of the year end declaration.

6 Minimum Deposit Policy Endorsement

In relation to policies with Minimum and Deposit clauses, we will continue to review these on a case by case basis and, where appropriate, will not insist on minimum and deposit premiums where exposures reduce during the pandemic period. We will keep this under review as the situation evolves.

7 Home Insurance - Extended Contents Cover

To accommodate customers who have started Christmas shopping early due to the current restrictions we will increase contents cover in their homes by 10% for November and December 2020.

8 Aviva Driving School

We want to give you an update on the impact on our Driving School during these restrictions.



- The Road Safety Authority has confirmed that **only** those pupils working in essential services as defined on www.gov.ie may proceed with their driving test at this time if they have a confirmed booking appointment.
- As a result only those essential workers may continue with their driving lessons, subject to the instructor being available and willing to deliver these lessons. The instructors, who are independent franchised instructors, may not wish to continue working during this period due to health and safety concerns.
- Due to the further restrictions on driving lessons at this time, we are pleased to extend the Aviva Driving School pupils free accompanied driver insurance cover for an additional period of 12 weeks from the date that the existing free cover expires (*subject to terms and conditions), on request by the policyholder.
- To secure this extended cover, the policyholder will need to contact their broker, who in turn should contact Aviva's National Personal Lines pi.ireland@aviva.com.
- We would be grateful if requests are made 3-4 weeks prior to the expiry of the current accompanied driver cover.

Unfortunately, we cannot predict when our instructors will be able to resume lessons, but rest assured that we will work to complete remaining lessons as soon as we can and reopen the driving school for new pupils. We will continue to update you when we receive clarity from Government / the Road Safety Authority (RSA) as to when driving lessons can resume.

These are extraordinary times and the health and safety of our pupils and franchised independent driving instructors remains a key priority for us.

* The extension of insurance cover for the period of twelve weeks is subject to the relevant car insurance policy remaining with Aviva Insurance Ireland DAC for the entire period of the free accompanied driver insurance cover. The pupil must be covered by Aviva's free accompanied driver on the date the policyholder contacts Aviva for the extension and that the policy/pupil meet our terms and conditions to avail of such cover extension.



Useful Contacts:

In addition to your Business Development Manager

National Personal Lines: pi.ireland@aviva.com

Fast Trade Team: fastirlnb@aviva.com

Agency Team: agency@aviva.com

Technical Support Team: avivabrokerirl@aviva.com W: www.avivabroker.ie



Claims Notifications:

Motor Claims: claimnotifications@aviva.com

Property Claims: propertyclaims@aviva.com

Liability Claims: liabilityclaims@aviva.com

Claims phone number 1890 666 888



Update for Broker Use only 23 October 2020.

Underwriting criteria, terms & conditions apply.

Please Note: As the Driving School services are not financial services, they are not regulated by the Central Bank of Ireland. Aviva Insurance Ireland DAC, trading as Aviva is regulated by the Central Bank of Ireland.