

Aviva General Insurance

Updated Aviva Initiatives

to help support you and your customers.

1 Commercial (Non-Motor) Renewals Flexibility

We offered renewals at expiry rates for April, May and June and are now extending this offer on renewals at expiry rate for **July renewals**, with the exception of a very small number of cases where significant remediation is required.

In addition, here is a reminder of the options we are offering where the premium is calculated on projections recognising that many businesses will see a considerable reduction in their exposures (e.g. wages, turnover, vehicle numbers) during this crisis.

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 the **30 June 2020**, without the need to notify us that the Insured Premises is closed and temporarily unoccupied due to the Covid-19 outbreak.

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

Aviva will continue to assist customers during this difficult time and will work with customers 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 **15 June 2020** and will review as the current situation continues.

4 Loss Prevention Documents

Our Aviva Risk Management team have produced a number of Loss Prevention Standards for you and your clients that covers a variety of essential Covid-19 risk management guidance to minimise new risk exposures. These include reference to the latest government announcements on the Roadmap for Reopening Society and Business to ease the Covid-19 restrictions and reopen Ireland's economy.

These include:

- Managing Driving at work during the Coronavirus (Covid-19)
- Restarting Construction Projects after temporary shutdown
- Managing Change during Lockdown and Covid-19
- Manufacturing Hand Sanitiser

You can download all our Loss Prevention documents [HERE](#)

5 Laid up Vehicles - Commercial Motor

During this challenging time Aviva are here to support you and your customers. We have agreed to suspend cover on vehicles that are off the road and will not be used or driven in any way and are retained by the Policyholder from the official Covid-19 Lockdown date of **27 March**. 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 retained by the policyholder.
- You, the Broker should let us know by email at the time the vehicle(s) will not be used/driven and are off the road.
- **If you have not already done so, please let us know** of any vehicle/s suspended on or after **27 March**, please arrange to send us details immediately to include evidence that the customer has requested this suspension, including the suspension date.



- It is important that they do this right away, as we will not be able to address this retrospectively at the time of their policy renewal, as part of the year end declaration.
- As businesses reopened from the 18 May, it is important that the Policyholder advise you when they plan to use the vehicle(s) again, and that you notify Aviva immediately. We will confirm to you once the cover is reinstated and cover will only be activated again once we confirm such cover.

6 Aviva Driving School

Following the Government's announcement of the five-phase reopening plan, the Road Safety Authority (RSA) are seeking clarification as to when driver tuition and testing can resume. Until we have a definitive date, we are unable to provide driving lessons.



We have written to Aviva Driving School pupils who are currently availing of the Accompanied Driver Cover to advise the following:

- We will extend their free accompanied driver insurance cover until 31 December 2020, on request by the policyholder. However, this free accompanied driver cover is only available to those pupils who already had this free cover activated for them to drive on a policy as at 13 March 2020 and had not completed all their driving lessons at that time.
- To secure this extended cover, the policyholder will need to contact their broker, following which the broker should contact Aviva's National Personal Lines [@pi.ireland@aviva.com](mailto:pi.ireland@aviva.com).
- The extension of insurance cover up to 31 December 2020 is subject to the insured's motor policy remaining with Aviva Insurance Ireland up to that date and terms and conditions.

14 May marked the 10-year anniversary of the opening of Aviva Stadium, and 10 years of sponsorship by Aviva.

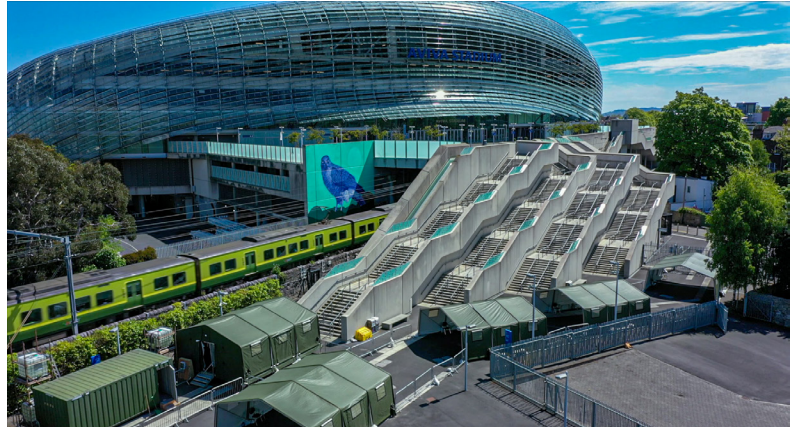
Over the last 10 years we have been involved in both soccer and rugby from grassroots up to international level. Our calendar is generally jam packed from January to December with fixtures in Aviva Stadium, and campaigns and grassroots programmes, however this is a year like no other for everyone including Aviva Stadium.

Last week, Aviva Stadium was partially repurposed a Covid-19 testing centre to help the Government in their bid to complete 100,000 tests per week over the next number of months. We have worked closely with the Defence Forces and HSE to roll out this initiative.

Whilst this is not the 10-year celebration we had hoped for we are proud to help with the Government efforts in the fight against Covid-19.

Work is ongoing to prepare Aviva Stadium for closed door games which may commence as early as July.

Click [here](#) to watch the 10 years of Aviva Stadium video.



Useful Links:

Ireland Gov. [Roadmap to Re-Opening Society & Business](#)

Ireland Gov. [Return to Work Safely Protocol](#)

Agency Supports to Irish business during the Covid-19 pandemic [Here](#)



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 25 May 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.