

## 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 **28 February 2021**, 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 at their earliest opportunity if the premises are unoccupied for reasons other than compliance with the Government's Covid-19 restrictive measures.

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 **28 February 2021** 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 **28 February 2021** 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 Loss Prevention Guides

Our Risk Management team have developed a number of documents on Loss Prevention covering a variety of essential Covid-19 risk management guidance to minimise new risk exposures which we hope will be of use to you and your customers.

Examples of these include:

- Managing Change during lockdown and Covid-19
- Measures to manage people and operations following a shutdown
- Essential Driver Guides
- Construction Sites
- Cyber Security and homeworking guides
- Click [HERE](#) for more details.



#### Useful Contacts:

#### In addition to your Business Development Manager

National Personal Lines: [pi.ireland@aviva.com](mailto:pi.ireland@aviva.com)

Fast Trade Team: [fastirlnb@aviva.com](mailto:fastirlnb@aviva.com)

Agency Team: [agency@aviva.com](mailto:agency@aviva.com)

Technical Support Team: [avivabrokerirl@aviva.com](mailto:avivabrokerirl@aviva.com) W: [www.avivabroker.ie](http://www.avivabroker.ie)



#### Claims Notifications:

Motor Claims: [claimnotifications@aviva.com](mailto:claimnotifications@aviva.com)

Property Claims: [propertyclaims@aviva.com](mailto:propertyclaims@aviva.com)

Liability Claims: [liabilityclaims@aviva.com](mailto:liabilityclaims@aviva.com)

Claims phone number 1890 666 888



#### Useful Links:

#### Guide to the changes

<https://www.gov.ie/en/publication/2dc71-level-5/#your-guide-to-the-changes>

#### SME support you can get

<https://www.gov.ie/en/service/2120d-sme-supports-you-can-get/>



Update for Broker Use only 24 December 2020.

Underwriting criteria, terms & conditions apply.

Aviva Insurance Ireland DAC, trading as Aviva is regulated by the Central Bank of Ireland.