



CARE HOME INSURANCE

SUMMARY OF COVER

In association with



ACCURO CARE HOME INSURANCE SUMMARY OF COVER

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation.

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Some of the covers summarised in this document are optional and these are clearly marked as such. Your schedule will show you which covers you have chosen to include along with the cover limits.

Type of Insurance and Cover

The Accuro Care Home policy is for Residential, Nursing and Supported Living Care Risks.

It provides core cover sections as standard with the flexibility to select from a range of optional cover sections to provide tailored protection.

Core Cover Sections

- Property Damage
- Money and Assault
- Goods in Transit
- Frozen Food
- Computer Breakdown
- Machinery Damage
- Cyber
- Business Interruption
- Employers' Liability
- Public and Products Liability

Optional Cover Sections Available

- Commercial Legal Protection
- Commercial Crime
- Terrorism
- Management Liability
- Group Personal Accident

Name of Insurer

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website www.fca.org.uk.

Additional Benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of services from simple prevention advice through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via our Specialist Partner Network.

Property Damage – Cover, Features and Benefits

Cover for Buildings, Contents and Stock (where required) on an All Risks basis including Subsidence and Theft.

Cover includes:

- Automatic reinstatement of the sum insured following a loss
- Architects', surveyors', and consultants' fees involved in reinstating buildings and machinery following a loss
- Automatic cover for buildings and machinery that are purchased during the period of insurance up to £500,000
- Cost of changing locks following theft of keys up to £25,000
- Cost of reinstating or repairing landscaped gardens and grounds following damage due to the actions of the emergency services up to £25,000
- Deterioration of drugs and vaccines up to £10,000
- Additional costs to reinstate Buildings to improve energy efficiency up to £10,000
- Damage to stock and machinery and plant whilst at an exhibition in the European Economic Area up to £25,000
- Cost of refilling fire extinguishing appliances following damage up to £25,000
- Cost to replace incompatible software or programs following damage to computers up to £25,000
- Insect nest removal up to £2,500
- Lamps, signs and nameplates up to £2,500
- Seasonal increase for contents of £10,000 prior to any observed religious festival, fetes or fund raising events
- Loss of metered services following damage up to £25,000
- Residents personal items and belongings at £2,500 per resident, with the option to increase
- Temporary repair costs up to £20,000
- Theft damage to buildings up to £25,000
- Costs to locate the source of damage following escape of water up to £25,000

Exceptions and Limitations (please refer to the Property Damage section of the policy wording)

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused
- Consequential loss or damage
- Temporarily removed items restricted to a maximum of £250,000 or 10% of sums insured (whichever is the lower)
- Unoccupied premises added with restricted cover
- Theft whilst the premises are unoccupied or disused
- Theft from open spaces at the premises
- Unexplained losses, acts of fraud or dishonesty and inventory shortage
- Theft where you or your partners, directors, employees or household members are involved
- The first part of any claim (the excess)

Money And Assault - Cover, Features and Benefits

Cover includes:

- Loss of money belonging to your business on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe
- Personal money of residents up to £100 per person
- Personal money of resident staff up to £500 per person
- Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business
- Loss of or damage to clothing and personal effects as a result of assault or attempted assault whilst carrying money belonging to your business up to £500
- Medical and dental expenses up to £1,000

Exceptions and Limitations (please refer to the Money and Assault section of the policy wording)

- Shortages due to clerical or accounting errors
- Losses due to the fraud or dishonesty of any employees not discovered within seven working days
- Loss from unattended vehicles, vending or gaming machines
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- Assault limited to persons aged between 16 and 75
- Injury due to any gradually operating cause or any naturally occurring conditions or degenerative process

Goods in Transit - Cover, Features and Benefits

Cover for goods or stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

Cover includes:

- Cover for your employees' personal belongings up to £500
- Losses to sheets, ropes and packing materials
- Removal of debris or site clearance up to £10,000

Exceptions and Limitations (please refer to the Goods in Transit section of the policy wording)

- Losses caused by defective or inadequate packing, insulation or labelling
- Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed
- The first part of any claim (the excess)

Frozen Food - Cover, Features and Benefits

Cover for deterioration or contamination of foods following the breakdown of refrigeration units.

Cover includes:

- Failure of temperature controls to operate correctly
- Accidental failure of the public electricity supply
- Accidental escape of refrigerant gases

Exceptions and Limitations (please refer to the Frozen Food section of the policy wording)

- Wear and tear, deterioration, or gradually developing flaws or defects in the unit
- Failure to correctly set the temperature
- The first part of any claim (the excess)

Computer Breakdown - Cover, Features and Benefits

Core cover includes damage to computer equipment due to breakdown. This section can also be extended to include the increase in working expenses to right the damage and the cost of reinstating any lost data.

Cover includes:

- Replacing incompatible software or programs following a loss up to £50,000
- Costs to investigate repairs to damaged equipment up to £25,000
- Accidental discharge of gas systems up to £25,000
- Damage to equipment – Additional equipment up to 25% of Sum Insured or £100,000 limit
- Damage to equipment – Incompatible software up to £50,000
- Damage to equipment – Temporary repair costs up to £50,000
- Damage to equipment – WEEE Disposal costs up to £25,000

Where the optional Increased Cost of Working and Reinstatement of Data covers are selected

- ICOW – Additional rental costs up to £25,000
- Reinstatement of data – Incompatibility of data costs up to £50,000
- Reinstatement of data – Research & Development costs up to £25,000

Exceptions and Limitations (please refer to the Computer Breakdown section of the policy wording)

- Damage to equipment not under a maintenance agreement limited to £10,000
- Damage resulting directly or indirectly from Virus or Similar Mechanisms, Hacking or a Denial of Service Attack
- Damage which is covered by a guarantee or maintenance agreement
- Equipment used for any manufacturing or industrial processes
- Equipment used for surveying, measuring, metering or radio communication
- Installed in-vehicle equipment
- The first part of any claim (the excess)

Machinery Damage - Cover, Features and Benefits

Cover for specified items of your plant or machinery with the option to select from:

- Sudden and unforeseen damage
- Breakdown, explosion or collapse
- Accidental damage

Cover includes:

- Automatic cover for any additional plant or machinery you have obtained
- Expenses for temporary replacement property following damage up to £25,000
- Damage to surrounding property – Boiler and Pressure plant costs up to £250,000
- Loss avoidance measures up to £25,000
- Repair investigation costs up to £25,000
- Temporary hire of replacement machinery cost up to £25,000
- Temporary removal up to £100,000
- Temporary repair costs and expediting expenses up to £25,000

Exceptions and Limitations (please refer to the Machinery section of the policy wording)

- Cover already provided by the Property Damage section
- Gradual deterioration or wear and tear
- The first part of any claim (the excess)

Business Interruption - Cover, Features and Benefits

Interruption to your business following an insured loss under the Property Damage section, which results in reduced earnings and increased running costs.

Cover includes:

- Payment of expenses incurred despite a reduction in your income
- Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments
- Action by Police, Government or Other Competent Authority up to £50,000
- Essential personnel up to £50,000
- Full failure of electricity, gas or water supplies up to £100,000
- Full failure of telecommunications supply up to £100 per day
- Loss of attraction up to £50,000
- Lottery wins up to £50,000
- Damage to property within 1 mile boundary of your premises which prevents access up to £50,000
- Public relations expenses up to £10,000
- Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide at your premises up to £25,000
- Unspecified suppliers up to £100,000
- Outstanding debit balances up to £25,000
- Loss of registration certificate up to £100,000

Exceptions and Limitations (please refer to the Business Interruption section of the policy wording)

- Losses excluded under the Property Damage section
- Failure of Water/Gas/Electricity less than 4 hours
- Failure of telecoms less than 24 hours
- Interruption lasting less than 72 hours in respect of Action by Police
- Interruption lasting less than 72 hours in respect of Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide at your premises

Cyber - Cover, Features and Benefits

Cyber Insurance protects you against loss of, or damage to, information from IT systems and networks. It covers such things as hackers and cyber criminals causing damage or disruption to data and the subsequent loss of revenue and funds.

The covers under this section may be selected as required and your schedule will specify which are applicable.

Cover for your Organisations Own Assets

Data Security Breach:

- Costs resulting from a data security breach in respect of data held on IT systems or mobile devices, or held in the cloud or via paper files. This includes forensic experts, legal advice, notifying affected customers and offering credit or identity fraud monitoring services

Virus, Hacking and Denial of Service Attack:

- Data recovery costs due to a virus, hacking or denial of service attack. If your computer equipment is insured by Aviva we will repair or replace damaged hardware

Extortion:

- recovery costs or ransom payment if a hacker holds your business to ransom or threatens to reveal sensitive data until a ransom is paid

Business Interruption:

- Loss of revenue as a result of a malicious attack, extortion or a data breach on your IT systems or your outsourced IT or data provider
- Additional expenses to reduce the reduction in revenue. This could be the cost to hire extra staff or equipment

Telecommunication Services:

- Cover for charges in respect of unauthorised use of your telecommunications services

External Cyber Crime:

- Financial loss resulting from funds transfer fraud or social engineering fraud

Cover for your liabilities to other parties – typically your customers

Covers compensation payable to other parties and the costs to defend you if a claim is made against you for:

Network Security:

- Negligently transmitting a virus to a third party
- Failing to prevent unauthorised access to your systems leading to a denial of service attack e.g. a supplier is unable to access your website and their business suffers a financial loss

Data Privacy and Confidentiality:

- Damage or distress suffered by your customers or employees due to a data breach whether it was accidental or hacking of personal data
- Loss, disclosure or destruction of third party confidential commercial information held under an agreement that results in a financial loss

Payment Card Liability:

- Costs resulting from non-compliance with payment card industry data security standards. This includes fees, charges and recertification costs

Multimedia Liability:

- Costs if you mistakenly infringe the copyright or trademark of a third party due to your use of online media
- Cover for defamatory comments made online. This could be in an email or social media
- We'll cover the costs to remove on-line content if it helps avoid a claim being made against your business.

Regulatory Fines and Penalties:

- Lawfully insurable regulatory fine and penalties imposed on You
- Legal costs incurred by you to respond to or defend action taken by a regulatory body following a breach of Data Protection Regulations that arises from a data security breach, virus, hacking or a denial of service attack

Exceptions and Limitations (please refer to the Cyber section of the policy wording)

- Acts of Terrorism
- Any fine, regulatory or statutory payment or criminal prosecution
- We will not cover You for more than one claim arising from the same extortionist
- Failure of infrastructure including the internet, utilities and telecommunications
- Errors or omissions in any professional advice or services
- Any proceedings or claims brought by a subsidiary, parent or associate company
- Misappropriation of trade secrets, licence fee or royalties in respect of intellectual property
- Use of personal data without consent
- Certain limitations apply to the policy, for example your excess (the amount you have to pay on any claim)
- Any loss of revenue claim that lasts less than 8 hours
- We don't cover computers that are used to control machinery
- We will not cover prior claims or circumstances that you are aware of or ought to have known of prior to the cover start date
- You must not disclose that you have Extortion cover unless disclosure is required by law

Terrorism (Optional Cover Section)

Protects businesses against losses and liabilities arising from terrorist activities.

Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder/Director/Partner/Employee £500 per day
- Legal expenses in connection with Corporate Manslaughter Act

Exceptions and Limitations (please refer to the Employers' Liability section of the policy wording)

- Cover for acts of terrorism is limited to £5,000,000 per event
- Cover for acts of war is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

Public and Products Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants' costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- Breach of Professional Duty up to £25,000 any one claim
- Care and Treatment risk for errors in the provision of medical and care services
- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder/Director/Partner/Employee £500 per day
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business
- Data Protection up to £1,000,000
- Legal expenses in connection with Corporate Manslaughter Act

Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy wording)

- Cover for all claims in any one period of insurance for abuse is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- Liability arising from the activities of any nurse prescriber or medical or dental practitioners
- Loss or damage to property in your custody or control
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses and fines
- The first part of any claim (the excess)
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- Communicable Disease

Commercial Legal Protection - Cover, Features and Benefits (Optional Cover Section)

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

Cover includes:

- Employment Disputes, Compensation Awards and Service Occupancy - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession of premises owned by you from them
- Legal Defence - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety
- Property Protection - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass
- Bodily Injury - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business
- Tax Protection - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. Maximum payable is £5,000
- Statutory Licence Protection - appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence
- Debt Recovery - cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services
- Contract Disputes - cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250
- Commercial Lease Cover - negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement

Exceptions and Limitations (please refer to the Commercial Legal Protection section of the policy wording)

- In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence
- Claims must be reported within 180 days of you becoming aware of an incident
- Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective
- In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal
- 10% of each and every claim
- Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office
- Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
- Any claim relating to the settlement under an insurance policy
- For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.

If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards

Management Liability - Cover, Features and Benefits (Optional Cover Section)

Directors and Officers cover that protects you whilst performing your duties as a director or officer.

Option to extend to include Corporate Legal Liability.

Cover includes:

- Indemnity to directors, officers, trustees or governors of the company
- Reimbursement to the company where it is obligated to indemnify the directors
- Broad definition of 'insured person', including employees acting in a managerial capacity
- Automatic cover for spouses, heirs and legal representatives named in proceedings
- Blanket cover for outside directorships of non-profit organisations and associated companies
- Automatic cover for directors and officers of a new or acquired subsidiary company (subject to size)
- Protection for retired directors and officers
- Cover for emergency defence costs (up to 10% of the Limit of Indemnity)
- Cover for the cost of using a public relations consultancy to manage a crisis event
- Additional indemnity for insured persons in excess of the original limit of indemnity

Exceptions and Limitations (please refer to the Management Liability section of the policy wording)

- Known wrongful acts
- Pending and/or prior litigation
- Existing wrongful acts reported elsewhere, i.e. to a previous insurer
- Bodily injury
- Proven fraud, dishonesty and criminal acts
- Personal profit or illegal remuneration
- Property damage (sub-limited defence costs are included)
- Pollution (sub-limited defence costs are included)
- Professional errors and omissions
- Pension trustees' liability
- Claims originating in the USA or Canada, or any claims brought there
- Nuclear risks/war risks or terrorist activities
- The first part of any claim (the excess)

Commercial Crime - Cover, Features and Benefits (Optional Cover Section)

Cover that protects you against loss of money and other property following theft or fraud by your employees.

Cover includes:

- Contractual Penalties up to 15% of the Limit of Indemnity
- Expenses for investigation costs up to 10% of the Limit of Indemnity
- Interest payable or receivable up to 15% of the Limit of Indemnity
- Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day
- Recruitment Costs up to £5,000
- Option to include Business Interruption Costs, for a period of up to 90 days up to 10% of the Limit of Indemnity

Exceptions and Limitations (please refer to the Commercial Crime section of the policy wording)

- Financial and Trade Sanctions
- Financial Trading
- Loss of confidential information or trade secrets
- Any further losses that occur after the discovery that an Employee is dishonest
- Inventory Losses
- Kidnap, Ransom and Extortion
- Losses caused by or involving a principal of the business
- Loss or Damage by Fire and Explosion
- Public Utilities Fraud
- Terrorism
- Telecommunications Fraud
- The first part of any claim (the excess)

Group Personal Accident - Cover, Features and Benefits (Optional Cover Section)

Cover for you, your directors, partners and employees up to the age of 85 against accidental bodily injury.

Cover includes:

- Death, loss of limb(s), eye(s)
- Permanent total disablement
- Loss of internal organs
- Temporary total disablement from usual occupation
- Temporary partial disablement from usual occupation
- Medical and surgery expenses up to 15% of weekly compensation

Exceptions and Limitations (please refer to the Group Personal Accident section of the policy wording)

- Engaged in any flying activities as a pilot
- Full time members of the forces of any nation or international authority or a member of any reserve forces called out for permanent service
- Sickness, disease or any gradually operating cause
- Suicide, attempted suicide or deliberate exposure to danger
- Own criminal acts
- The first 7 days of any Temporary total disablement or temporary partial disablement
- Any insured person in excess of 85 years of age

Where am I covered?

This will depend on the product and choices you have made, please refer to the policy wording and policy schedule for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk please refer to your policy documents.

How long does my Accuro Care Home Insurance run for?

Your policy will remain in force for 12 months from date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy.

To cancel your policy, contact your insurance adviser.

How to Claim

If you need to make a claim please call our claims line on 0800 015 1498. Our line operates 24 hours a day, 365 days a year. In all cases, please quote your policy number.

For our joint protection telephone calls may be recorded and/or monitored.

How do I make a complaint?

If for any reason you are unhappy with the product or service, we would like to hear from you.

For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

In respect of ROI Cover, please refer your complaint to:

Financial Services and Pensions Ombudsman

Lincoln House

Lincoln Place

Dublin 2

DO2 VH29

Telephone +353 1 567 7000

Email: info@fspo.ie

The European Commission also provides an online dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. For more information about ODR including Financial Dispute Resolution Network (FIN-NET) please visit <http://ec.europa.eu/odr>.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [fscs.org.uk](https://www.fscs.org.uk)

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.



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