

Motor Fleet Factfinder

General



Important: The information you give on this form is relevant to our assessment of the insurance risk (i) at new business quotation stage or (ii) on renewal.

Failure to provide complete and accurate answers may entitle us to vary or avoid any insurance cover subsequently issued.

Companies have a duty of care to ensure the safety of their employees and anyone else that may be affected by their activities. Aviva has a common aim with its fleet customers to reduce risk and subsequent claims numbers and costs. Our own research has shown that the lowest incident rates are achieved by companies with clear driving standards, including effective driver vetting and induction procedures.

Upon receipt of this form we may suggest some areas you should consider to ensure you have a systematic approach to managing occupational road risks.

For useful information on risk management visit www.aviva.co.uk/yourbusiness or call 0345 3 66 66 66*.

*Call may be recorded and/or monitored

Company Name

Company Website Address

Policy Number

Renewal Date

1. Please indicate the total number of vehicles within your fleet.	Typical Annual Mileage
(a) Private Cars – essential business use	<input type="text"/>
(b) Private Cars – others	<input type="text"/>
(c) Goods Carrying Vehicles to 3.5t GPW	<input type="text"/>
(d) Goods Carrying Vehicles over 3.5t GPW	<input type="text"/>
(e) All other vehicles (i.e. Minibuses)	<input type="text"/>

2. Are all vehicles owned or leased to you/the company? YES NO
If **NO** please give details of the vehicles, their owners and their relationship to you/the company

<input type="text"/>

3. Are all the vehicles used in connection with your business? YES NO
If **NO** please provide details of the vehicles and their use

Vehicle Registration	Registered Keeper of Vehicle	Relationship to you/the company i.e Spouse/Employee
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

4. How many drivers in total are authorised to drive your vehicles?

5. Are any vehicles valued over £100,000? YES NO

If **YES** please give details (registration number & value)

6. Please advise the maximum number and value of vehicles that could be at one location:
(either garaged or in a car park or compound)

	Number	Value
Goods Carrying Vehicles	<input type="text"/>	<input type="text"/>
Private Cars/other vehicles	<input type="text"/>	<input type="text"/>

7. Do you hire in temporary additional vehicles? YES NO

If **YES**:
a) Please advise the number of days of temporary hire for the last 12 months

b) Please estimate the number of days of temporary vehicles likely for the next 12 months

Please Note: failing to notify us of all temporary changes of vehicle could invalidate a claim

8. Have you made any changes to the fleet or your operation over the last 12 months?
(e.g. changes to the type or use of vehicles, risk management procedures etc) YES NO

If YES please give details

9. Do you intend, or have you planned to introduce any changes in the immediate future?
(e.g. reduction in the number of vehicles, extended replacement periods, changes to the type or use of your vehicles, changes to your risk management measures etc) YES NO

If YES please give details

10. For any driver 20 years of age or under, please provide name(s), age(s), length of time a full licence has been held, relationship to you, vehicle registration(s) and the use for which they are permitted to use the vehicle.

Name	Age	Length of time a full licence has been held	Relationship to you/ the company i.e employee/relative	Vehicle registration number	Business Use	Social, Domestic & Pleasure Purposes

11. Approximately what percentage of regular company vehicle drivers are:

(a) 20 or under %

(b) 21 to 24 %

(c) 25 to 29 %

(d) 30 to 75 %

(e) Over 75 %

12. Please indicate the level of turnover of staff allocated a company vehicle during the past 12 months %

13. Do you use agency, temporary or casual drivers? YES NO

If YES please give details (agencies used & the number of driver days per year)

14. For all new employees who will drive on business, do you:

(a) Have a completed application form? If YES please provide a copy YES NO

(b) Take a copy of their driving licence? YES NO

(c) Obtain details of any previous motoring accidents or convictions? YES NO

(d) Assess their driving ability? YES NO

If YES please indicate by whom this is conducted

15. Do you:

(a) Allow non-employees to drive your company vehicles? YES NO

(b) Take a copy of their driving licences? YES NO

(c) Obtain details of any previous motoring accidents or convictions? YES NO

(d) Are any non employees aged under 25? YES NO

If YES please provide their names, the vehicles they drive and their relationship to you/the company.

16. Do you restrict who may drive high performance or high value cars? YES NO

If YES please indicate what restrictions apply (e.g. exclude drivers under 25)?

17. Please provide details of any serious motoring convictions incurred by any drivers in the past 3 years.
 (Serious means any conviction(s) resulting in a disqualification, any conviction relating to Drink, Drugs, Dangerous Driving or Careless Driving causing death)

Driver	Conviction Code	Date	Sentence	Blood Alcohol Level (if applicable)

18. How often do you check driving licences?

19. Do you issue drivers with a company driver handbook? If YES please provide a copy. YES NO

20. Do you supply your drivers with:
 (a) Details of what to do in an accident? If YES please provide a copy. YES NO
 (b) An accident report form to complete? If YES please provide a copy. YES NO

21. Does a local manager interview the driver following an incident? YES NO

22. Do you record and analyse incidents? YES NO

23. Do you operate a penalty/incentive scheme to encourage accident free driving? YES NO

If YES please give details

24. Are you currently involved in a driver training programme? YES NO

If YES which driver training organisation do you use?

Please give brief details of the programme

How many drivers have undertaken training during the last

(a) 12 months

(b) 24 months

25. Do you employ non-UK drivers? YES NO

If YES please give details, (Nationality of the drivers & the percentage of drivers from each Country)

26. Do you have occasion to carry 4 or more US or Canadian citizens?
 (In any one vehicle) YES NO

If YES please advise the number of days per year this could occur

27. Do your vehicles visit any hazardous sites, (i.e. power stations, nuclear installations, refineries, or bulk storage or production premises in the oil, gas or chemical industries, Ministry of Defence Premises, Military Bases, any airport, rail trackside or other rail property?) YES NO

If YES:

(a) please give details, (e.g. sites visited, frequency & do the vehicles have access to restricted areas?)

(b) The percentage of annual turnover associated with such visits

28. (a) Do you carry or are likely to carry, any goods or materials which are of a hazardous nature? YES NO
- (b) Are hazardous goods carried in tankers or as bulk loads? YES NO

If YES please complete the following:

UN Class	Division	Packing Group	Transport Category	Nature of Goods	% of annual Turnover	% of annual turnover carried in bulk or tankers
1						
2	2.1					
	2.2					
	2.3					
3						
4	4.1					
	4.2					
	4.3					
5	5.1					
	5.2					
6	6.1					
	6.2					
7						
8						
9						

29. (a) Do your vehicles operate overseas? YES NO

If YES can you estimate the number of vehicle days per annum:

Within EU

Outside EU

(b) If vehicles operate outside the EU, please give details of the Countries visited

30. a) How is your vehicle maintenance carried out?
(please give details)

b) How frequently?

c) By whom?

d) What is the procedure for reporting vehicle defects?

31. Do you use the services of an independent Accident Management Company? YES NO

If YES please give the name of the company and the date the service commenced

32. Do you fit security devices, (other than manufacturers standard system)?

(a) Thatcham-approved alarms/immobilisers No. of vehicles fitted:

(b) Non Thatcham-approved alarms/immobilisers No. of vehicles fitted:

(c) Remote tracking devices No. of vehicles fitted:

(d) Telematics systems No. of vehicles fitted:

Please indicate which systems you install

Please advise the date the systems were installed

33. Please indicate the number of vehicles fitted with tachographs

Analogue

Digital

34. If analogue tachographs are fitted, please advise:

(a) How often do you check the charts?

(b) Are they analysed in house or by a bureau?

(c) If a bureau, please give the name of the company

35. If digital tachographs are fitted, please advise:

(a) The manufacturer of your digital tachograph boxes?

(b) How often do you download the data from the vehicles?

(c) Is the data analysed in house or by a bureau?

(d) If by a bureau, please give the name of a company

36. Aviva can assist you with your risk management programme by providing claims information and accident reports which you can use to analyse your Fleet accident record and offering practical advice and access to risk management solutions to meet your specific needs.

Would you be interested in further details?

YES

NO

Please read the information below carefully

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply to is Aviva Insurance Limited.

We may use your details to allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive. For details relating to information held about you on the Claims Underwriting and Exchange Register and Motor Insurance Anti-Fraud and Theft Register please visit www.insurancedatabases.co.uk

For details relating to information held about you by the Driver and Vehicle Licencing Agency (DVLA) please visit www.dvla.gov.uk

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and use of Third Party Information

To ensure the insurer has the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with their best premium and payment options, the insurer may obtain information relating to you and your business from third parties at quotation and renewal and in certain circumstances where policy amendments are requested. This information may include a quotation search from a credit referencing agency which will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments.

The insurer is a responsible provider of credit which is regulated by the Consumer Credit Act, and they take these responsibilities seriously to ensure their customers are able to meet their monthly instalment commitments.

When you agree to pay monthly, the status of your quotation search from their credit reference agency will be updated to reflect your credit application and this will be visible to other credit providers. Credit reference agencies may keep a record of the search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

Data Use

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

- Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
 - consider whether to accept the relevant risk;
 - make decisions about the provision and administration of insurance and related services for you (and members of your household);
 - validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time, including upon application for insurance, in the event of an accident or a claim, or at a time of renewal).
- Management information purposes
To analyse insurance and other markets for the purposes of:
 - portfolio assessment;
 - risk assessment;
 - performance reporting;
 - management reporting.
- Anti-fraud purposes
To detect and prevent fraudulent claims and/or activities by:
 - sharing information about you with other organisations and public bodies including the Police;
 - tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
 - undertaking fraud searches. Insurers pass information to fraud prevention agencies and databases, including the Claims Underwriting and Exchange Register and where appropriate the Motor Insurance Anti-Fraud and Theft Register administered by Insurance Database Services Limited (IDSL). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.
- Compliance with legal obligations and responsibilities
 - Claims management – In the event of a claim we may need to disclose information with any other party involved in that claim such as third parties involved in the incident, their insurer, solicitor or representative and medical teams, the Police or other investigators. We also may have to investigate your claims and conviction history.
 - Motor Insurance Database – Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:
 - Electronic Licensing;
 - Continuous Insurance Enforcement;

- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at www.askmid.com.

- Complaints management – If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal information, to the relevant ombudsman.

How your data will be processed

- Information which is supplied to fraud prevention agencies and databases such as IDSL and MID can include details such as your name, address and date of birth together with details of any injury arising from a claim.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to fraud prevention agencies and databases such as IDSL.

You can ask for more information about this. If you require such information, please contact Aviva Insurance Limited.

How we will use your data – Driving Licence Number Insurance underwriting purposes:

Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

- provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.
- searches may be carried out at point of quote and if an insurance policy is inceptioned at the renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or could affect the amount we pay to settle any claims you make under the policy.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by the insurer or their agents.

Marketing

Aviva Group, its agents and business partners and other carefully selected companies may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other electronic means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

You should show these notices to anyone insured to drive the vehicle(s) covered under the policy.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- undertake searches against your (or any person included on the proposal) Driving Licence number (DLN) against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence
- share information about you with other organisations and public bodies including the Police
- undertake credit searches and additional fraud searches
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR, Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity
- check details of job applicants and employees.

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of renewal to validate your claims history or that of any person or property likely to be involved in the policy or claim.

You should show these notices to anyone insured to drive the vehicle(s) covered under the policy.

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.

Material Circumstances

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

If You have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- 1) The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
- 2) In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business; or
- 3) Should neither of the above be applicable, the law of England and Wales will apply.

Copy Policy Availability

If at any stage you would like to receive a new copy of your policy booklet, please contact either your regular Aviva point of contact or your insurance broker, at the address shown on your policy schedule.

Declaration

I/We declare that the information given is, to the best of my/our knowledge and belief correct and complete. If the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signature	Name
Position	Date dd/mm/yy

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Registered Office: Pitheavlis, Perth PH2 0NH.
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