

# The Caravanners Scheme Proposal

**Note:** The insurer with which your contract will be concluded is Aviva Insurance Ireland DAC ("the Company"). The insurance will not be in place until the proposal has been accepted by the Company. The Company reserves the right to decline any proposal.

Please remember that you are under a duty to answer all questions, which we ask, honestly and with reasonable care. Please complete this proposal form in full, ensure you sign the declaration overleaf and date the application form.

Policy No.	<b>M O</b> <input type="text"/>
Period of insurance	FROM <input type="text"/> Time <input type="text"/> : <input type="text"/>
	TO <input type="text"/>
Renewal Date	<input type="text"/>
Agency	<input type="text"/>
Agency No. & Chk Ltrs	<input type="text"/>

## Please complete in BLOCK CAPITALS

### 1 Proposer details

Name	<input type="text"/>	Title (Mr, Mrs, Miss, Ms)
Address	<input type="text"/>	Date of Birth
		Telephone
Is the vehicle normally parked at this address?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Email
If No, please provide the address at which the vehicle is normally parked:		
Have you any other insurance with Aviva?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, please provide the current policy number(s):
Are you a member of a Motor Caravanners Club?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, please provide the full Club name:
Do you (the proposer for this insurance) permanently reside in the Republic of Ireland? Yes <input type="checkbox"/> No <input type="checkbox"/>		

### 2 Vehicle details

Make	Model	Cubic Capacity	Seating Capacity	Registration Number	Year of Registration	Purchase Price	Current Value*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

\*Note: In the event that your vehicle is damaged beyond economic repair we will calculate the value of the vehicle at the time of the loss on the basis of the current market value (for a vehicle of the same make and model) or where applicable the limit of the value (sum insured) placed by you on the vehicle as shown in the policy schedule, whichever is the less. **Please Note:** We will not pay for loss or damage over the current market value even if the sum insured on your motor insurance policy schedule may be greater.

A: Is the vehicle manufactured as a Motor Caravan (Camper)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
B: Is the vehicle taxed as a Motor Caravan (Camper)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
C: What is the height dimension (internal standing height) of the vehicle?	<input type="text"/>
D: Will the vehicle be driven by you as the main driver?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, please provide the name of the main driver of this vehicle?	<input type="text"/>
E: Is the vehicle a right hand drive model?	Yes <input type="checkbox"/> No <input type="checkbox"/>
F: Is the camper an imported vehicle?	Yes <input type="checkbox"/> No <input type="checkbox"/>
G: Is the vehicle converted or modified in any way from the manufacturer's standard specification?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please state what type of conversion/modification has been made to the vehicle?	<input type="text"/>
Date on which this conversion/modification occurred:	<input type="text"/>
H: State the name of your existing insurer (that is, where the vehicle you have for everyday use is currently insured)? Please enclose a copy of your current Certificate of Insurance.	<input type="text"/>
How many consecutive years Earned No Claim Discount do you have on your main vehicle? (Earned No Claim Discount means the number of consecutive years you have held a motor policy in your own name without an accident or claim occurring (excluding any fire, theft or windscreen claims)).	<input type="text"/>
I: Please select the approximate annual kilometres the vehicle travels?	
0-5000km <input type="checkbox"/> 5001-10,000Km <input type="checkbox"/> 10,001-15,000Km <input type="checkbox"/> 15,001-20,000Km <input type="checkbox"/> 20,001-25,000Km <input type="checkbox"/> Other <input type="text"/>	

### 3 Drivers covered

<b>Driving options:</b> (please tick the box applicable)	Proposer only <input type="checkbox"/>	Proposer and Partner** <input type="checkbox"/>	Proposer and Named Driver <input type="checkbox"/>	Proposer and Open Driving (for drivers 25-70 years who hold a full EU or full UK Driving licence) <input type="checkbox"/>
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\*\*Your partner is defined as your partner or husband or wife, living at the same address as you and sharing financial responsibility with you. This does not include any business partner or associate.

Please complete the driver and licence details for you and each driver who will be covered under your policy.

	Main Driver	Named driver 1	Named driver 2	Named driver 3
Name				
Date of Birth				
Occupation				
Relationship to proposer				
Type of driving licence currently held (e.g. Full Irish / Full EU)				
Country of origin of driving licence				
Date licence obtained				
Driver Number				
Number of Penalty points currently held				
Have any penalty points been awarded by judgement in a court of law?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does this driver hold a current and valid driving licence to drive in the Republic of Ireland?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have selected 'Proposer and Open Driving' as your driving option - Does any driver who will drive under the open driving cover have more than six penalty points and/or any penalty points that have been applied from a judgement in a court of law, currently endorsed on their licence?			Yes <input type="checkbox"/> No <input type="checkbox"/> I have not selected Open Driving <input type="checkbox"/>	

### 4 Proposer and driver details

Have you or any person who will drive the vehicle:

<b>A</b> Been convicted of any offence of <u>any</u> nature or have any conviction pending*** (this includes motoring and/or any criminal offence)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>B</b> Been disqualified from driving?	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have answered Yes to Question A and/or B please provide additional details:

Driver Name	Details of offence and code	Date of Offence	Number of penalty points or fine incurred for offence	Was this offence as a result of a road traffic accident?	If disqualified from driving date licence restored
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	

\*\*\* An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not convictions. To determine whether or not a conviction is a "spent conviction" under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 please visit [www.Irishstatutebook.ie](http://www.Irishstatutebook.ie)

<b>C</b> Any medical condition, that impairs your (their) ability to drive (as outlined by the Road Safety Authority in their 'Medical Fitness to Drive Guidelines') that has not been advised to the National Driving Licence Service (NDLS)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>D</b> Been refused a motor or household insurance renewal?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>E</b> Had a policy of motor or household insurance cancelled by an insurer (this includes actions following a payment or direct debit default)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>F</b> Had any special terms imposed by an insurer on a motor policy (for example an increased excess or reduced level of policy cover imposed on you, but excluding terms imposed for Convictions, Claims or Penalty Points)?	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have answered Yes to Questions D, E or F please provide additional details below:

Driver Name	Date	Insurer	Product (e.g. Home or Motor Policy)	Category a. Refused cover b. Policy cancelled c. Terms imposed Insert appropriate category code a, b, or c below:	Details (including the reason for the action)

**4** Proposer and driver details continued...

Have you or any person who will drive the vehicle:

**G** Any outstanding or pending motor insurance claims? Yes  No

**H** Been involved in any accident or loss or have had any claims made against you or them in the last 5 years? Yes  No

If you have answered Yes to Questions G or H please provide additional details below:

Driver Name	Date of incident	Type of incident (e.g. Theft claim, Fire claim, Road Traffic Accident, Accidental damage claim, Windscreen claim)	If applicable; is the claim settled	If applicable; amount settled	If applicable; did claim settlement amount include personal injuries award	Was the no-claim discount impacted by this claim
			Yes <input type="checkbox"/> No <input type="checkbox"/>	€	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>	€	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please provide the details of any additional complete claims in Section 6.

**5** Cover and Use provided

**A** Comprehensive  If the reply to Question B is Yes - please give full details on what the vehicle will be used for below:

**B** Will the vehicle be used for any purpose other than social domestic and pleasure use? Yes  No

**6** Please tell us of any additional information - relating to any section above.

Please ensure you sign the declaration overleaf and date this application form.

## IMPORTANT

**Your Duty** - You are under a duty to answer all questions, which we ask, honestly and with reasonable care. The answers in this proposal form, declaration and any other document provided by you to us for this insurance must be true and complete. This is for your own protection because, if you do not give us all the information we need, your policy may not provide you with the cover you need, a claim may not be paid, the policy could be declared invalid and void or may be cancelled, and you may encounter difficulty trying to purchase insurance elsewhere.

**Warning:** As it is an offence under the Road Traffic Act to make any false statement or withhold information to get a certificate of insurance, you should make sure that you answer all questions fully and accurately.

**The law that applies to the contract** - Under the relevant European and Irish laws, we Aviva Insurance Ireland DAC and you, the proposer, are free to choose the law that will apply to the contract. We propose that Irish law will apply to the contract. We, Aviva Insurance Ireland DAC, will provide the insurance under this policy.

This product can be sold with or without advice in line with Central Bank of Ireland regulations. Aviva Insurance Ireland DAC (the underwriter of this motor product), does not provide advice on the sale of this product.

**Complaints procedure** - We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as effectively and quickly as possible. If you arranged your cover through a broker or intermediary, please send your complaint to them. If your complaint is not sorted out to your satisfaction, please contact: Aviva Insurance Ireland DAC at 1800 666 555.

You can also write to Aviva Insurance Ireland DAC, One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651 or you can contact the following:

• **Insurance Ireland at Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, D01 E7E8**

Phone: 01 676 1820  
Fax: 01 676 1943  
E-mail: iis@insuranceireland.eu  
Website: www.insuranceireland.eu

• **Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, DO2 VH29**

Phone: 01 567 7000  
E-mail: info@fspo.ie  
Website: www.fspo.ie

You will not lose your right to take legal action if you contact either of the above.

ONLY SIGN THE FOLLOWING DECLARATION IF YOU FULLY UNDERSTAND, AND HAVE MET, ALL OF THE ABOVE REQUIREMENTS.

**Declaration** – I acknowledge that the answers, which I, the proposer for this insurance, have given in this proposal form, will be used by Aviva to:

- 1) agree to accept my application for this Caravanners scheme product;
- 2) calculate my premium;
- 3) set the exceptions, terms and conditions on which any future policy maybe issued.

**I confirm that:**

**A** The vehicle, as described in Section 2 of this proposal form:

- (1) will be used for social, domestic and pleasure purposes only and not for any business/professional or any other purpose;
- (2) is not my main (daily) mode of transport;
- (3) provides temporary sleeping accommodation and is not used on a full time basis for this purpose by me or any other person;
- (4) is a Category M vehicle with living accommodation space, which contains the following equipment as a minimum: (a) seats and table; (b) sleeping accommodation, which may be converted from the seats; (c) cooking facilities and (d) storage facilities. All such equipment is rigidly fixed to the living compartment (the table may be designed to be easily removable).

**B** All the details and answers, which I, the proposer for this insurance have given in this proposal form are true, accurate and complete.

These answers as outlined in this proposal form and other documentation provided by me, the proposer for insurance, together with the policy booklet, schedule and certificate of insurance will form the contract with Aviva Insurance Ireland DAC (the underwriter of this motor product).

I understand that my information will be used for the purpose set out in the Aviva **Data Protection – Privacy Notice** section below.

Your Signature:

Date:  /  /

### Aviva Data Protection - Privacy Notice

We collect and use personal information about you so that we can provide you with an insurance policy that suits your insurance needs. This notice explains the most important aspects of how we use your information and what rights you have in relation to your personal information but you can get more information about the terms we use and view our full Privacy Policy at our Privacy page on [www.aviva.ie](http://www.aviva.ie), request a copy by writing to us at Data Protection Officer, Aviva Insurance Ireland DAC, One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651 or call us at 01 8988000.

The data controller responsible for this personal information is Aviva Insurance Ireland DAC (“we” “us” “our”) as the insurer of the product. Additional controllers include your intermediary/broker who is responsible for the sale and distribution of the product and any applicable reinsurers.

#### 1. Personal information we collect

**Your data:** The personal information we collect and use may include your name, address, telephone number and/or email address, date of birth or age, occupation, other products you have purchased from us, insurance requirements including details about your home or vehicle, claims history, employer details (where necessary), driver licence details, bank account details or payment card details, marital status, unspent criminal convictions and for motor insurance, penalty points, Road Traffic offences, telematics data, dashboard camera video footage, on-board vehicle diagnostics information and tachograph information (commercial vehicles). For commercial insurance products, we may carry out credit searches in relation to your business.

**Other people's data:** As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy.

**Note: If you are providing information about another person we expect you to show them this data protection notice and ensure that they have given you permission to provide this information to us so that we can provide a quote. If they have any concerns please ask them to contact us in one of the ways described in the "Contacting Us" section.**

**Claims data:** If a claim is made we may also collect personal information about the claim from you and any relevant third parties.

**Note:** You don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make. We will let you know what information is required to proceed with your application or any claim you make.

**Health data:** We may need to ask for details relating to your health data or the health data of somebody else covered under your policy.

**Criminal conviction data:** We may ask for details relating to any unspent criminal convictions you and anybody else covered under your policy may have.

**We recognise that information about health data and criminal convictions is particularly sensitive information. We will only collect and use such data as follows:**

Purpose for which it is used	Our legal basis for using it
Criminal conviction data is used for the purposes of providing quotes and underwriting, managing reinsurance arrangements, processing any claims you may have, fraud investigation and handling any complaints you may have.	To take steps at your request before we enter into a policy (e.g. providing a quote) and to perform our insurance policy with you and people covered under the policy.
Health data is used for the purposes of providing quotes and underwriting, managing reinsurance arrangements, processing any claims you may have, fraud investigation and handling any complaints you may have.	Irish Data Protection law allows us to use health data in connection with your insurance policy.
We may also need to use your health and/or criminal data for the purposes of establishing, exercising or defending legal rights, including in connection with advice, claims, or proceedings, and where authorised by law.	

## 2. How we collect your personal information

We may collect personal information about you from:

- you;
- your named driver (if you are purchasing or renewing a motor policy);
- other people who live with you in an insured property (if you are purchasing or renewing a home insurance policy);
- your broker or intermediary;
- your employer, if relevant to your insurance cover;
- publicly available information including social media websites and online content, newspaper articles, TV, radio and other media content, court judgements;
- insurance industry databases and other commercial databases such as Cartell – we have provided more detail below on the industry databases from which we collect and share information;
- other records within the Aviva Group if you have or have had other insurance policies with or sought a quote from another Aviva company or third party claims;
- third parties involved in a claim (including a claimant, private investigators engaged by us, witnesses, solicitors and independent experts);
- when you visit one of the Aviva Group websites; and
- Insurance Ireland (insurance industry's representative body) operate a confidential phone line (Insurance Confidential) for individuals to report suspect fraud. Information received by Insurance Ireland is shared with relevant insurers.

## 3. How we use your personal information

We may collect and use your information for the purposes, and on the legal basis, set out below:

Purpose for which it is used	Our legal basis for using it
To provide a quote, including making a decision as to whether we can provide you with cover and at what price.	<ul style="list-style-type: none"> <li>• To take steps at your request prior to entering into your policy.</li> <li>• Consent where another person provides your data to us so that we can provide them with a quote.</li> </ul>
To verify your identity.	<ul style="list-style-type: none"> <li>• To perform the policy.</li> <li>• To take steps at your request prior to entering into a policy.</li> <li>• To comply with our legal obligations.</li> </ul>
To provide you with insurance cover and administer your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your policy.	<ul style="list-style-type: none"> <li>• To perform the policy.</li> </ul>
To validate, investigate and/or process any claims you or another person makes in relation to your insurance policy.	<ul style="list-style-type: none"> <li>• To perform the policy.</li> <li>• To comply with our legal obligations.</li> </ul>
To maintain arrangements we have with reinsurers.	<ul style="list-style-type: none"> <li>• For our legitimate interests in managing our business.</li> </ul>
For management information purposes including portfolio assessment, risk assessment, performance reporting and management reporting.	
For a proposed portfolio transfer, reorganisation, transfer, disposal or other transaction relating to our business.	

To detect and prevent fraud.	<ul style="list-style-type: none"> <li>• For our legitimate interests in managing our business.</li> <li>• To perform your policy.</li> <li>• To comply with our legal obligations.</li> </ul>
To comply with laws and regulations.	<ul style="list-style-type: none"> <li>• To comply with our legal obligations.</li> </ul>

#### 4A. How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services;
- with regulatory bodies and law enforcement bodies, including the Gardaí, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation; and
- with reinsurers who provide reinsurance services to Aviva. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with are located outside of the European Economic Area, including India. These locations may not provide an adequate level of protection. We'll always take steps to ensure that any such transfer of information is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us in one of the ways described below.

**If you are purchasing a motor policy, we will also use certain information and consult certain databases as follows:**

Information used	Purpose(s)	Processing is necessary:
Driving Licence Number	To validate your driving licence number with the relevant authority.	In order to take steps at your request prior to entering into the policy or for the performance of your policy.
	To validate the number of penalty points disclosed by you.	
Motor Third Party Liability Database	Provide information about your insurance policy for inclusion in the Motor Third Party Liability Database ( <b>MTPLD</b> ).	To comply with legal obligations.
	The information contained on this database may be used by government bodies such as the Gardaí and the Motor Insurers Bureau of Ireland ( <b>MIBI</b> ) for purposes permitted by law, including electronic licensing and law enforcement.	
National Fleet Database	If you have a commercial motor fleet or motor trade policy, you will be issued with a Unique Identification Number by your insurer to upload your personal information on to the National Fleet Database. We and other government bodies such as the Gardaí and MIBI can check this database for the information you have uploaded.	In order to take steps at your request prior to entering into the policy or for the performance of your policy.  To comply with legal obligations.
	For further information, please go to <a href="http://www.nfd.ie">www.nfd.ie</a> .	
National Vehicle Driver File ( <b>NVDF</b> ) and IIDS Hub	When we provide you with a quote or renew your policy of motor insurance, we access the NVDF controlled by the Department of Transport, Tourism and Sport to validate: driver numbers; number of penalty points per driver. Where you provide us with an NCD PIN number, we will verify your No Claims Discount information using the IIDS Hub, where such information is made available by your previous insurer.	In order to take steps at your request prior to entering into the policy or for the performance of your policy.

#### 4B. How we share your personal information with others for fraud prevention

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

- sharing information about you with other insurers (including where you are purchasing a motor insurance policy, for the purposes of validating any No Claims Discount) and public bodies including the Department of Tourism Transport and Sport, the Department of Finance and the Gardaí;
- private investigators, tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies; and
- undertaking fraud searches on publicly available information as outlined above and checking the Insurance Industry claims database, Insurance Link. For more information on Insurance Link please go to [www.inslink.ie](http://www.inslink.ie). This database helps insurers check claims information and prevent fraudulent claims.

#### 5. Credit searches

For commercial policies, we may carry out credit searches against the policyholder through third parties who provide us with credit information.

## 6. Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms. In particular we use an automated underwriting engine and algorithms to provide, or assist with providing, quotes including the premium that will apply to your policy of insurance, using the information we have collected. We use automated decision making as it is necessary for entering into, or performance of your policy between you as the data subject and Aviva as data controller, and other uses such as authorised by law.

## 7. Online information

When you visit one of the Aviva Group websites, we may record information about your computer or mobile device, including hardware and software used, general location, when and how you interact with our websites. This information is used to note your interest in our websites and improve customer journeys.

## 8. How long we keep your personal information for

Information submitted for a quotation may be retained by us for a period of up to 15 months from the date of the quotation. Where you purchase a product from us, information will be held for the duration of your insurance cover and for at least six years after our relationship ends in order to comply with applicable laws and regulations and for use in connection with any claims. For more information on our data retention policies please see our Privacy Policy or contact us – refer to the details in the “**Contacting us**” section below.

## 9. Your rights in relation to your personal information

You have various rights in relation to your personal information, including:

- the right to request access to your personal information;
- correct any mistakes on our records;
- erase or restrict records where they are no longer required;
- ask not to be subject to automated decision making if the decision produces legal or other significant effects on you;
- to move certain data to other providers;
- where we rely on your consent as our legal basis for use of your personal data you have a right to withdraw your consent to such use.

**Note: you have the right to object to use of personal information based on legitimate business interests. If you do object, we will have an opportunity to demonstrate that there are compelling legitimate grounds which override your rights and freedoms or that processing is necessary for the establishment, exercise or defence of legal claims. Please note that any successful objection may prevent us assessing future claims and/or the policy may be cancelled.**

For more details in relation to your rights, including how to exercise them, please see our full Privacy Policy or contact us in one of the ways described below.

## 10. Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at [DPO@aviva.com](mailto:DPO@aviva.com), writing to the Data Protection Officer, Aviva Insurance Ireland DAC, One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651, or call us at (01) 8988000.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Office of the Data Protection Commissioner at any time.



**Aviva Insurance Ireland DAC**

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.

A private company limited by shares.

Registered in Ireland No. 605769.

Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651.