

Frequently asked questions

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Discounts

Do you offer no-claims discount on a home insurance policy?

Yes, we offer up to [5 years No-claims Discount](#) on a sliding scale, based on the number of years you have held a claim free household policy in your own name. If you are a first time buyer or have had no previous insurance, we will give you an introductory no-claims discount of 25% which is equivalent to three years claims-free.

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Do I get a discount on my home insurance if I have another policy with you?

If you have one or more policies with Aviva such as a motor, home, life or healthcare policy, you can get a 5% customer discount on your [home Insurance](#).

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Cover

What will be insured under my home insurance policy?

When you become an Aviva home policy customer your policy booklet and policy schedule shows you what Events you are insured against. You can also view the policy booklet online - [click here](#)

For your policy to operate an Insured Event has to occur. See the following examples on a standard Buildings & Contents policy:

Scenario 1:

A storm is the cause of damage to your roof allowing water to leak in. We will provide cover for loss or damage to your roof as a result of Storm damage as "Storm" is an Insured Event on your policy. Cover is subject to the roof being kept in good repair prior to the damage.

Scenario 2:

Water leaks in through your roof as a result of wear and tear of the roof. Wear and Tear is not an Insured Event on your policy, therefore there is no cover. Your policy booklet and policy schedule shows you what Events you are insured against.

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What is Optional Cover for jewellery, personal belongings, bicycles and money?

Optional cover for jewellery, personal belongings, bicycles and money protects against loss, theft of, or accidental damage to any of these items up to a limit (see below table for explanation) whether in your home or away from it, subject to the single article limits. Items in excess of the single article limit can be specified separately by you. Both of these options (Unspecified or Specified items) are subject to the terms and conditions of your policy.

This is designed to cover high-risk and valuable items while away from your home including jewellery, watches, cameras, binoculars and sports equipment. There are three options to choose from online. The table below shows what options are available, and the limits under each option.

Option	Cover Total Amount	Single Article Limit	Bicycle Limit	Personal Money
A	€5,000	€1,500	€500	€130
B	€7,500	€2,500	€500	€130
C	€15,000	€3,500	€500	€200

For example, Option A would cover five items worth €1000 each. A Single Article Limit is the maximum amount that any ONE item can cost to replace. (i.e. a ring worth €1,000 would be covered with a Single Article Limit of €1,500, but a ring worth €1,600 would not)

If you need cover for a single item that is worth more than the Single Article Limit of the options above, please contact us on 1890 332 211 for further assistance (certain conditions may apply).

Items such as Mobile Phones, or Laptop Computers need to be specifically named on your schedule, and are not automatically covered by the Optional Cover option on your policy. Hearing Aids are not covered by the Homecare policy.

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What is an excess?

The excess is the first amount that Aviva will not cover and you will have to pay yourself. The excess can differ for each insured event (you may have different excess amounts for a fire, leaking water and glass breakage, for instance.)

As an illustration: damage to your property is estimated to be €1500 and your policy excess is €300. Aviva will expect you to pay the first €300 of the claim and will pay the remaining €1200 in accordance with your policy.

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What is sum insured?

The amount shown in your schedule as the most that we will pay for claims resulting from one incident

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What are valuables?

Valuables - Jewellery, furs, items of precious metals, pictures and works of art.

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What is the re-build value of my house?

We strongly recommend that you work out your rebuilding costs using the Society of Chartered Surveyors' guidelines and carry out an inventory to work out the replacement costs of your home contents. Customer Service will be happy to adjust your sums insured in line with this. You can find helpful guidelines on the Society of Chartered Surveyors' website at www.scsi.ie.

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What is an Endorsement?

This means there has been a change to the cover/conditions of the contract. For example you can get a [discount on your home policy if you state you have an intruder alarm](#). If you do not have the alarm turned on when no one is at home and you are burgled then Aviva will not cover the claim. This is what is known as an endorsement so it is very important you comply with any endorsements on the policy. See your schedule for any endorsements on your policy.

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Existing customers

How do I make changes to my policy after it has started?

Contact our Customer Care Department on 1890 33 55 77.

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How do I cancel my policy?

Contact our Customer Care Department on 1890 33 55 77.

Can someone else ring on my behalf?

Yes. However, under the Data Protection Act we are limited in the information we can share without the Data Subject's consent. It is therefore Aviva's business policy to get the policyholder's consent to deal with somebody acting on the policyholder's behalf.

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What happens if I move house?

Contact our customer care department on 1890 33 55 77 and they will process the change of address on your policy, following completion of a satisfactory proposal form, answering questions relating to your new address.

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How much of a [No-claims Bonus](#) have I built up?

If you have a No-claims Bonus this will be stated on your Policy Schedule. A Policy Schedule is issued when you take the policy out with Aviva and is issued at each renewal.

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Claims

Who do I call to make a claim on my home insurance?

Call 1890 555 888 from 9am - 5pm, Monday to Friday, to talk immediately to an experienced claims handler. Have your policy number to hand when you call.

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Calling outside office hours?

No problem. Our staff will take the basic details of your claim and a claims handler will follow up with you the next working day. If you have an emergency, such as damage to your roof, a burst pipe or broken window, we can provide rapid access to tradesmen and repairers via our Homecall helpline. The Homecall helpline number is 1850 621 126 and can be phoned anytime, any day.

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Is it worth claiming?

If you are thinking of claiming it is best to call our 24 hour dedicated claim number on 1890 555 888. One of our experienced claims handlers can discuss your options so you can make an informed decision that's best for you.

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How do I know if I am covered?

Call our 24 hour dedicated claim number on 1890 555 888. One of our claims handlers can determine if you have cover or appoint a Loss Adjuster to investigate further if necessary. We advise customers to refer to their policy booklet and policy schedule before calling. These documents show what you are covered for and what exclusions may apply.

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What happens if I am late notifying a claim?

Failure to notify Aviva immediately may prejudice your claim. As stated above it is best to call our 24 hour dedicated claim number on 1890 555 888 to discuss your options even if you are only thinking of claiming.

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Do I need to complete a claim form?

No, we take all the relevant details over the phone and appoint a Loss Adjuster in some cases to gather further information.

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If I only have a small claim will it affect my [No-claims Bonus](#)?

Yes, regardless of the amount of your claim it will still affect the No-claims Bonus in the same way.

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Will I lose my [No-claims Bonus](#) if I change my mind about claiming?

You will only lose your No-claims Bonus if Aviva make a payment on your claim, therefore if you are thinking of claiming it is best to contact us so you can make an informed decision. You can notify a claim for records only or cancel a claim further down the line without it affecting your No-claims Bonus, as long as Aviva have made no settlement payments.

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If I claim now, can I repay Aviva at a later date to reinstate my [No-claims Bonus](#)?

Yes, please contact our 24 hour claims team on 1890 555 888 to discuss how.

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What is an excess?

The excess is the first amount that Aviva will not cover and you will have to pay yourself. The excess can differ for each insured event (you may have different excess amounts for a fire, a storm and a flood, for instance.)

As an illustration: damage to your property is estimated to be €1500 and your policy excess is €300. Aviva will expect you to pay the first €300 of the claim and will pay the remaining €1200 in accordance with your policy.

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How long will my claim take?

The complexity of the claim will determine how long it takes and how it is managed. Sometimes, a claims handler can settle the claim over the phone. In the majority of cases we appoint a Loss Adjuster to meet with you and discuss your claim. The Loss Adjuster works on behalf of Aviva and will contact you to arrange a suitable appointment. They are there to help you so do not hesitate to contact them with any queries.

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What is the Aviva Property Team?

The Aviva Property Team is made up of experienced Claims Advisors who manage smaller claims over the phone. They will contact you as soon as possible after notification. We recommend you have estimates and photos of the damaged items ready to help progress the claim.

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What is a Loss Adjuster?

A Loss Adjuster is a property claims expert appointed by Aviva to investigate and handle the property claim on Aviva's behalf. The Loss Adjuster is there to help you so do not hesitate to contact them with any queries.

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What Loss Adjusters do Aviva use?

Aviva use the following claim management companies to investigate and settle a claim.

Cunningham Lindsey Head office:

Infinity House,
South County Business Park,
Leopardstown, Dublin 18.
Tel: 01 207 5100
E mail: cli.dublinsouth@cl-ie.co

OSG

Head Office: Merrion Hall, Strand Road,
Sandymount, Dublin 4
Tel: 01 661 5344
Email: info@osg.ie

How soon will the Loss Adjuster contact me after I notify Aviva?

If Aviva have appointed a Loss Adjuster then the Loss Adjuster/Adjuster's office should be in contact with you within 1 working day. Please note this may take longer during busy periods such as severe weather events.

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How soon will the Loss Adjuster be out?

If Aviva have appointed a Loss Adjuster then the Loss Adjuster/Adjuster's office should carry out an inspection within 3 working days. Please note this may take longer during busy periods such as severe weather events.

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Why does the Loss Adjuster measure my house?

Our Loss Adjusters measure your house to determine if the sum you have insured your house for is sufficient. In order to do this, the Loss Adjuster sometimes may have to access areas of the property which are not affected by the claim. The Loss Adjuster will advise you if they feel the sum insured is inadequate. If the sum insured is too low this may affect the settlement. The Loss Adjuster will also advise you if your sum insured may be too high.

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If a Loss Adjuster is appointed, who do I contact with queries about my claim?

The Loss Adjuster handles everything on Aviva's behalf; therefore any queries should be directed to the Loss Adjuster. A contact number will be provided at notification.

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I am unhappy with the way the Loss Adjuster is handling my claim, what can I do?

If you are unhappy with the way a Loss Adjuster is handling your claim you can either raise the matter with the Loss Adjusting firm or you can highlight this to Aviva by contacting us on 1890 555 888. We will look to resolve any issues you may be having.

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What is a Loss Assessor?

Similar to a Loss Adjuster, a Public Loss Assessor is a property expert that you can hire to handle the claim on your behalf. You should ensure that they are registered with the Central Bank of Ireland. You can check this at: <http://registers.financialregulator.ie/DownloadsPage.aspx>, Insurance Mediation Register. The cost of a Public Loss Assessor is not covered under your policy.

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Do I have to hire a Public Loss Assessor?

You do not have to hire a Loss Assessor but people hire a Loss Assessor for different reasons, some because they are too busy to deal directly with our Loss Adjuster or the claim is complex. The cost of a Public Loss Assessor is not covered under your policy.

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What happens if I am under insured?

When your home is under insured, you may be required to bear a proportionate part of your claim. Either the Loss Adjuster or an Aviva claims advisor will explain this to you in more detail should you need to make a claim on your policy of insurance.

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Who will repair my home?

The Loss Adjuster will document the extent of the scope of damage, then discuss and agree this with you. A contractor can be appointed by you to do the agreed work. If you wish, Aviva or the Loss Adjuster can provide assistance sourcing a contractor. Our Loss Adjuster will negotiate a fair price with the contractor for the work required.

If you have a sudden emergency in your home, such as damage to your roof, a burst pipe or broken window, we can provide rapid access to tradesmen and repairers via our Homecall helpline. The Homecall helpline number is 1850 621 126 which can be phoned anytime, any day.

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Can I carry out repairs before the Loss Adjuster contacts me?

Only emergency repairs should be carried out immediately to prevent further damage or loss. Photos of the damage before the emergency repairs are carried out should be taken where possible. The damaged items should be kept for inspection. If you have a sudden emergency in your home such as damage to your roof, a burst pipe or broken window, we can provide rapid access to tradesmen and repairers via our Homecall helpline. The Homecall helpline number is 1850 621 126 which can be phoned anytime, any day.

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Can I dispose of damaged contents?

Do not dispose of contents yet. Place destroyed items outside of the house, photograph them and keep receipts, brochures and manuals where possible. Dispose of fridge and freezer contents, but not before photographing and listing them.

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What is Betterment?

Betterment applies when you are left in a better position after the settlement from Aviva than before the incident occurred. As a result Aviva may look for a contribution from you and make the necessary deductions from the settlement.

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Where do I post documents such as estimates etc.?

If a Loss Adjuster is appointed by Aviva the documents should be issued directly to the Loss Adjuster's office which will be provided when the Loss Adjuster carries out the inspection. Please note the claim reference number clearly. If no Loss Adjuster has been appointed then the documents should be posted to the Aviva's claims department in Galway: Aviva Insurance Ltd Claims Department, Distributor Road, Knocknacarra, Galway. Please note the claim reference number clearly.

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What about immediate costs that might be incurred?

Provided cover is in order, an interim payment can be recommended from Aviva on your behalf in order to provide monies to you for immediate outlays such as alternative accommodation, purchase of essential items that have been damaged such as medicines, clothing and food stuffs.

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The Loss Adjuster has or is holding back part of the settlement known as the Retention, what is this?

To help our customers fund the costs of repairs before completion the Loss Adjuster appointed by Aviva may decide to issue the bulk of the settlement agreed but hold back a percentage of it. The percentage held back will be released when evidence is provided that repairs are fully complete.

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How soon will I have the cheque after I agree settlement with the Loss Adjuster?

If the Loss Adjuster has issued their final report to Aviva then it will normally take 5- 10 working days for you/your broker to receive the cheque.

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Will the cheque go directly to me or my insurance broker?

If you have an insurance broker it will be issued directly to them.

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Why is my bank/mortgage account holder added as a payee on my settlement cheque?

Aviva have a legal obligation to name your Bank or Mortgage Provider on any cheque for damage to your buildings when the settlement amount is greater than €1,900. Please contact your Mortgage Provider when you receive the cheque.

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How do I get my bank/mortgage account holder deleted as a payee from my cheque?

We need the Bank/Mortgage Provider to forward a letter on headed paper, stating it is ok to issue the cheque without their interest noted.

We also need them to note the Claim number, Cheque number and the Amount of the cheque, and then we can issue the cheque solely in your name.

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Our home policy is in joint names but we haven't got a joint bank account so we are unable to cash the cheque, what can we do?

Please contact Aviva on 1890 555 888 and we can arrange for a mandate to be issued. On completion of this we can issue the cheque with only one payee.

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Can the settlement amount be lodged directly into my bank account?

No, Aviva only issue cheques when settling claims.

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Complaints

How can I make a formal complaint?

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. Please [click here](#) for further information on how to make a complaint.

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