



Aviva Legal Indemnities L.I.ON – FAQ's

Who can use L.I.ON?

L.I.ON is an on-line insurance portal through which legal indemnity policies may be obtained for a wide range of common conveyancing risks. The introduction, proposal or issue of legal indemnity policies is 'insurance mediation' activity which is regulated by the Financial Conduct Authority (FCA), and requires authorisation.

Those authorised to use L.I.ON are:

- Practicing solicitors whose arrangement of legal indemnity insurance is incidental to their provision of conveyancing or other legal services, and who are either authorised and regulated directly by the FCA or regulated by The Law Society in relation to the conduct of insurance mediation activity, and recorded on the register maintained by the FCA.
- Practicing licensed conveyancers whose arrangement of legal indemnity insurance is incidental to their provision of conveyancing services, and who are either authorised and regulated directly by the FCA or regulated by the Council for Licensed Conveyancers in relation to the conduct of insurance mediation activity, and recorded on the register maintained by the FCA.
- Employee(s) of the above acting with their authority and under their instruction.
- Insurance advisers and/or brokers specially admitted to the use of L.I.ON by us, and who are authorised and regulated directly by the FCA in relation to the conduct of insurance mediation activity, and recorded on the register maintained by the FCA.

Who can't use L.I.ON?

Unless you are either authorised and regulated directly by the Financial Conduct Authority or regulated by the Designated Professional Body to which you belong, you are not permitted to use the services offered by L.I.ON.

If you are in any doubt about authorisation, please speak with our Legal Indemnities Account Administration Team on 0800 158 2234.

If you are a member of the public, how can you obtain an Aviva Legal Indemnity insurance policy?

Your solicitor or licensed conveyancer will advise you if you need legal indemnity insurance, and how to obtain the cover you require.

Alternatively, an insurance broker specialising in legal indemnities might also offer guidance and advice.

How do I register?

Provided you are authorised to use L.I.ON (see [Who can use L.I.ON?](#)), it's easy to register.

If your firm already uses L.I.ON, just ask your system administrator to add you as a nominated user.

If you or your firm are new to L.I.ON, click Register on the home page and follow the straightforward instructions to complete the on-line application. Your application will be acknowledged and responded to within 24 hours.

Any problems, please call our Legal Indemnities Account Administration Team on 0800 158 2234.

What if I've forgotten my password?

This happens to the best of us. We've made it easy. By clicking 'Forgotten your password?' and entering your e-mail address, we'll send you a message straightaway inviting you to follow the link to re-set your password.

What happens if I can't find the cover I need?

L.I.ON policies cover the most common conveyancing risks, the cause of which must have usually arisen at least 12 months ago. We can usually make minor amendments to the standard policies you see on L.I.ON if your circumstances don't quite meet the issue criteria.

For everything else, whether it's a past or future risk, before or after planning permission, strikingly obvious or surprisingly obscure, our team of expert, technical underwriters is here to help.

Call us for Bespoke cover, at Technical Underwriting Enquiries on 0800 158 2236.

Can I get a policy with multiple covers included?

Yes. Most covers can be combined in a single policy if the same policy-holders are to be covered at the same time for each risk you select. Pay the highest-priced premium, and any other related cover(s) can be added for just £50 (plus Insurance Premium Tax at the prevailing rate) or less.

Is my policy subject to Insurance Premium Tax?

All our quotes attract Insurance Premium Tax at the prevailing rate. This is shown separately on the policy, and is subject to increase in line with Government tax changes.

How long does my quote last for?

Quotes last for 90 days. If you need longer to complete your policy, please call us at Technical Underwriting Enquiries on 0800 158 2236. We will extend your quote period if we can.

What happens if I don't want to take up a quote?

You can save your quotes in 'Saved Quotes' for up to 90 days. The date on which your quote expires is shown there as the Guarantee Date.

There is no obligation to take-up a quote or pay for any quotes which don't go ahead. If you later want to proceed, you can renew your quote on-line, or call us to extend your quote period (see [How long does my quote last for?](#)).

How long do I have to pay for a policy?

Generally, we allow 14 days from the end of the month within which the policy was issued for payment to be made. Our Terms of Use (accessible on-line) set out the payment requirements.

How do I know which policies I've issued?

By going to the 'Your Policies' section of the site, you will be able to see all your issued policies, set out by policy number, type, your case reference and status. Click on Postcode to see the full address of the property you've covered.

What happens if I want to cancel a policy?

Please contact us in writing if you need to cancel a policy.

What happens if I want to amend a policy?

You will need to contact us if the details of an issued policy need to be amended. Amendments can be made by Endorsement to the policy and, depending on the alteration which is required, may incur an administration fee.

What should I do if my quote enquiry is declined?

Just pick up the phone and call us at Technical Underwriting Enquiries on 0800 158 2236. You'll be prompted to do this and usually we'll already know why your enquiry has not been accepted. More often than not, we'll be able to help by offering you a Bespoke policy quotation.

Why can't I use the progress bar or browser back buttons to navigate the site?

For security reasons only certain navigation actions are permitted on the site. The action buttons at the bottom of the page should be used to save the completed information and progress to the subsequent page(s).

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