

# Frequently asked questions

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## **FAQ 1** - What if I don't have an email address?

Your policy documents are available online, you will need to use a valid email address to obtain a quote – it needs to be an address that you have access to, as this is where any documents and communication will be sent from Aviva to you.

## **FAQ 2** - How long will it take to get a quote?

You should be able to get a quote in a matter of minutes.

## **FAQ 3** - How soon can you give me cover?

We will be able to provide you with instant cover once you've obtained a quote. Simply select your preferred policy start date and provide your payment details.

## **FAQ 4** – How long will my quote be valid for?

Your quote will be valid for 30 days.

## **FAQ 5** - What if I don't know the details of a previous claim?

It is very important that you share with us, the details of any claims (successful or not) that have been made by or against your business in the last 5 years, in relation to the type of insurance you are buying.

As with all insurance policies, we need to know about your history and any incidents that have affected your business. If you don't share this information, it could affect the payment of a future claim, maybe result in your policy being made void and/or a fraud investigation.

## **FAQ 6** - Do you accept cheques or cash?

We only accept payments by way of direct debit or credit/debit cards.

## **FAQ 7** - What do I do if I have multiple trades?

Choose the description which best describes what you do. You can choose up to 3 different trades but if the options available are not a reasonable description of your business type/trade, please call us on **0800 302 9507** Monday - Friday 9am to 6pm, including bank holidays.

## **FAQ 8** - What if my trade is not on the list?

We are currently improving our online offering.

If you cannot find a trade that best matches your business then we suggest that you discuss your insurance needs with an insurance [broker](#).

**FAQ 9** – What is the maximum number of people covered by this policy?

We cover up to a maximum of 9 people working in your business at any one time. This includes any principals, partners, directors, employees (full & part-time), those on work experience, apprentices, volunteers or anyone else with a contract of service (which can include subcontractors).

You do not need to include bona fide subcontractors in this number. We will provide cover for up to 5 bona fide subcontractors working in your business at any one time.

**FAQ 10** – What are bona fide subcontractors?

Bona fide subcontractors are skilled contractors that are employed for a specific part of a contract and have their own insurance, for example, when a builder extends a house, they may hire an electrician for any electrical work.

**FAQ 11** - What about tools left in my van overnight – are they covered?

Your tools, stock or business equipment are covered against accidental loss, damage or theft anywhere in the UK. Any of the items left in your vehicle overnight will also be covered, providing forcible entry is used, all doors and windows are locked, the keys have not been left in the vehicle and any manufacturers' security device is put into effect. For the full terms and conditions please refer to the summary of cover or policy wording.

**FAQ 12** - What is an Employer Reference Number (ERN)?

Businesses that pay any Employee above the PAYE threshold are required to have an ERN, which is the reference number for their employees' income tax and national insurance contributions. An Employer Reference Number (also known as Employer PAYE Reference), is allocated to businesses registered with HM Revenue & Customs (HMRC). If you pay your employees (including labour only subcontractors, trainees and apprentices) below the PAYE threshold, you will not have an ERN.

**FAQ 13** - If you select Employers' Liability cover, why do we need your Employer Reference Number (ERN)?

If you select Employers' Liability, you will need to tell us your ERN, unless you are exempt from holding an ERM.

Why?

We need to give Employers' Liability insurance policy details including, where appropriate, your ERN, to the Employers' Liability Tracing Office (ELTO) who will add the details to their electronic database.

**FAQ 14** - What is the Employers' Liability Tracing Office (ELTO)?

The Employers' Liability Tracing Office (ELTO) is a service set up by the insurance industry and helps people who have suffered injury or disease at work to quickly and easily find the relevant insurance company. By you supplying your ELTO number, we are able to register this policy on your behalf.

For more information, please visit [www.elto.org.uk](http://www.elto.org.uk)

**FAQ 15** – When and how will I receive my policy documents?

You will receive an e-mail containing access to all your important policy documents. This will be sent to you moments after you have confirmed, and paid for, your insurance cover.

**FAQ 16** – How do I make changes to my policy?

If you want to make any changes to your Aviva Business Insurance policy, please call us on **0800 302 9507** Monday - Friday 9am to 6pm, including bank holidays.

**FAQ 17** – How do I make a claim?

To make a claim under your Tools, Stock & Business Equipment cover please call our 24/7 hotline on **0345 0307 074**.

To make a claim under your Public Liability or Employers' Liability cover please call us between 9am and 5pm (Mon-Fri) on **0345 030 7563**.

To make a claim under your Tools, Stock & Business Equipment cover please call our 24/7 hotline on 0345 0307 074.

To make a claim under your Professional Indemnity cover please call us between 9am and 5pm (Mon-Fri) on **020 7157 2569**.