

## Commercial Insurance - Additional Product Information

This document should be read in conjunction with the Summary of Cover, and your policy documents.

### **Where am I covered?**

This will depend on the product and choices you have made, please refer to the Summary and policy booklet for details of where you are covered.

### **What are my obligations?**

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

### **When and how do I pay?**

Payment options should be discussed with your insurance adviser

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### **How do I cancel the contract?**

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy.

To cancel your policy, contact your insurance adviser.

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