

Motor Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Aviva Online and Aviva Premium motor insurance

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the policy documents.

What is this type of insurance?

Aviva Online and Aviva Premium Motor insurance provides the compulsory cover you need to drive a vehicle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



What is insured?

- ✓ Damage to other people's property, and compensation for other people's death or injury, if you're at fault for an accident
- ✓ Loss of (or damage to) your car, including fitted accessories, following fire or theft
- ✓ Vehicle recovery – we'll recover your car and take you and your passengers to where you need to be
- ✓ Repair guarantee – we'll guarantee the quality of repairs made by our approved repairers for as long as you insure your car with us
- ✓ Accidental damage cover
- ✓ New car replacement – if you've owned your car from new, and it's written off or stolen and not recovered within 12 months of purchase, we'll replace it with a new car of the same make, model and specification
- ✓ Courtesy car – if your claim is accepted and your car is repairable (and it's being repaired by our approved repairer network), we'll provide you with a courtesy car. (This will be a 3-door car with room for four people under Aviva Online, and a 5-door car with room for five people under Aviva Premium)
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, you won't lose your No Claims Discount and we'll refund your excess
- ✓ Driving other cars – if you're aged 25 or over at inception or renewal, we'll cover you to drive other cars not owned or hired by you
- ✓ Glass – we'll replace or repair the glass in your car
- ✓ Loaned vehicle cover – we will insure a car loaned to you from a garage for up to seven days while your car is having mechanical repairs, a service or an MOT
- ✓ Personal belongings – we'll cover any personal belongings that are lost, damaged or stolen as a result of an accident, fire or theft. (We'll cover you up to £150 under Aviva Online, and up to £2,000 under Aviva Premium)
- ✓ Child seat cover – we'll pay for replacement child seats following an accident, fire or theft – even if there's no visible damage
- ✓ Personal accident – £2,500 per insured person, per insurance year, if vehicle policyholder, their partner or named driver(s) suffers death or the loss of limbs/sight/hearing within three months as a direct result of a motor incident
- ✓ Replacement locks – we'll pay for the replacement of locks if your ignition keys are lost or stolen

Under our Aviva Premium cover in addition to above:

- ✓ Excess cover for rental cars – we'll reimburse up to £1,500 for a rental car excess you've had to pay
- ✓ Comprehensive driving other people's cars – this can be activated for up to 5 days at a time. These cars must not belong to family members residing with you



What is not insured?

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate of motor insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence)
- ✗ Any consequence as a result of war or terrorism – except where cover must be provided under Road Traffic Acts
- ✗ Loss or damage if your car has been left with the ignition keys, or left unattended with the engine running
- ✗ Loss of use, wear and tear, loss or damage which happens gradually, loss of value following repair, depreciation, failure of electronics, mechanical breakdown or breakage, or tyre damage caused by braking, punctures, cuts or bursts.



Are there any restrictions on cover?

- ! New car replacement is available when the cost of damage or repair exceeds more than 60% of the car's UK list price when purchased (including vehicle tax and VAT) – if you don't want us to replace your car or you don't qualify, the most we'll pay is the market value of your car at the time of loss or damage
- ! For loss or damage claims, the most we'll pay is the market value of your car at the time
- ! Excesses apply to glass repairs (£10) and glass replacement (£115) – there is a limit of £50 for glass claims if you don't use an approved repairer, and we may not use glass supplied by the original manufacturer
- ! An excess will apply to most other claims
- ! An additional specific excess of £250 applies if you use a non-approved repairer
- ! Cover for personal belongings and child seats only applies if you're also claiming for loss or damage to your car
- ! Under the Uninsured driver promise, you'll need to provide the other driver's name, contact details and vehicle registration.
- ! When driving other cars, you'll only be covered for third-party claims – not loss of or damage to the car you're driving. If you have selected Aviva Premium cover, you can activate Comprehensive driving other people's cars for a maximum of five days at a time – you must activate this cover before you drive another car
- ! We won't supply a courtesy car unless you are using one of our approved repairers – and we won't provide one if your car is stolen or written off unless you've taken out optional hire car cover or have selected the Aviva Premium cover level
- ! We can't give you a courtesy car if you're only claiming for glass



What is insured? Continued...

Optional cover

- Motor Legal – help with legal costs if you attempt to recover compensation or financial losses after a motor incident that's not your fault (optional on Aviva Online, covered automatically in Aviva Premium)
- Protected No Claims Discount (NCD) – you won't lose your NCD after making a claim when you're at fault. Customers with 3 years NCD are protected against one claim in one policy year. Customers with 4 or more years NCD are protected against two claims in any three-year period
- Hire car – we'll provide a 3-door hire car with room for four people if your car has been stolen or has been damaged and is not repairable (optional on Aviva Online, covered automatically in Aviva Premium with a 5-door hire car with room for five people provided)
- Increased Personal Accident cover - £60,000 or £120,000 per insured person, per insurance year, if vehicle policyholder, their partner or named driver(s) suffers death or the loss of limbs/sight/hearing within three months as a direct result of a motor incident. Plus up to £500 per insured person, per claim, for physiotherapy cover for minor injuries
- Breakdown cover – choose from six levels



Are there any restrictions on cover? Continued...

Optional cover

- If you're involved in an accident where someone else is to blame, we will not be able to recover your financial losses (such as excess) or claim compensation unless you have purchased Motor Legal cover
- Motor Legal cover only applies if it is likely you will be successful in your claim against the person responsible
- Protecting your No Claims Discount does not protect the overall price of your insurance policy
- We can't provide a hire car if you are only claiming for glass
- Hire car is provided for up to 21 days or until settlement is agreed, whichever is earlier



Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland – plus Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Spain, Sweden and Switzerland (including Liechtenstein)



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must tell us about any changes to the vehicle insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery



When and how do I pay?

You can pay your premium all at once by debit or credit card. You can pay in monthly instalments by Direct Debit (a variable credit charge will apply).



When does the cover start and end?

From the start date you select, for 12 months.



How do I cancel the contract?

If you cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that is later) and cover has not started we'll refund any money paid.

If cover has started we'll reduce your refund to pay for the time we provided cover – we'll also charge a fee of £25 (plus Insurance Premium Tax) to cover our administration costs.

Once the 14 days have expired the administration fee charged will be £50 (plus Insurance Premium Tax).

The cancellation fee may be reduced to ensure the total amount you pay in the period does not exceed your annual premium.

Please refer to your policy document for full cancellation details.

To cancel, visit the MyAviva section of Aviva.co.uk.