Motor Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Aviva motor insurance

Registered in Scotland No. SC002116. 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, Aviva Gold and Aviva Platinum 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 vehicle, including fitted accessories, following fire or theft
- ✓ Vehicle recovery – we'll recover your vehicle and take you and your passengers home or to your intended destination, or we will pay up to £200 for Aviva, up to £300 for Aviva Gold or up to £500 for Aviva Platinum for overnight accommodation or public transport.
- ✓ Repair guarantee – we'll guarantee the quality of repairs made by our approved repairers for as long as you own your vehicle
- ✓ Accidental damage cover
- ✓ New vehicle replacement – if you've owned your vehicle from new, and it's written off or stolen and not recovered within 12 months of purchase, we'll replace it with a new vehicle of the same make, model and specification
- ✓ Courtesy vehicle – if your claim is accepted and your vehicle 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 and Aviva Gold, and a 5-door car with room for five people under Aviva Platinum) Optional cover is available for van drivers to be provided with a three seater panel van with a gross vehicle weight of 3.5 tonnes on Aviva, Aviva Gold and Aviva Platinum
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, you won't lose your No Claim Discount and we'll refund your excess
- ✓ Driving other vehicles – vehicle policyholders aged 25 or over at inception or renewal may drive other vehicles not owned or hired by them
- ✓ Glass – we'll replace or repair the glass in your vehicle
- ✓ Loaned vehicle cover – we will insure a vehicle loaned to you from a garage for up to seven days while your vehicle 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 £200 under Aviva, up to £300 under Aviva Gold, and up to £400 under Aviva Platinum)
- ✓ 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 – £5,000 per insured person, per insurance year, if a 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 involving your vehicle
- ✓ Replacement locks – we'll pay for the replacement of locks if your ignition keys are lost or stolen

Under our Aviva Gold cover in addition to above:

- ✓ Motor Legal cover is included as standard

Under our Aviva Platinum cover in addition to above:

- ✓ Motor Legal cover is included as standard
- ✓ Roadside breakdown cover included as standard

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 vehicle 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 vehicle replacement is available when the cost of damage or repair exceeds more than 60% of the vehicle's UK list price when purchased (including vehicle tax and VAT) – if you don't want us to replace your vehicle or you don't qualify, the most we'll pay is the market value of your vehicle at the time of loss or damage
- ! For loss or damage claims, the most we'll pay is the market value of your vehicle at the time
- ! Excesses apply to glass repairs (£25) and glass replacement (£150), for roof glass claims (including sunroofs and panoramic roofs) your vehicle excess is payable. 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 £500 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 vehicle
- ! Under the Uninsured driver promise, you'll need to provide the other driver's name, contact details and vehicle registration.
- ! When driving other vehicles, you'll only be covered for third-party claims – not loss of or damage to the vehicle you're driving.
- ! We won't supply a courtesy vehicle unless you are using one of our approved repairers – and we won't provide one if your vehicle is stolen or written off unless you've taken out optional hire vehicle cover
- ! We can't give you a courtesy vehicle if you're only claiming for glass
- ! We won't cover any accident, injury, loss or damage if the driver of your vehicle was arrested and charged with being over the legal limit for alcohol or drugs, and/or driving whilst unfit through alcohol or drugs, whether prescribed or otherwise and/or failing to provide a sample of breath, blood or urine when required to do so, without lawful reason.

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
- Protected No Claim 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 vehicle – we'll provide a 3-door hire car with room for four people if your vehicle has been stolen or has been damaged and is not repairable on Aviva and Aviva Gold, or a 5-door hire car with room for five people on Aviva Platinum. Optional cover is available for van drivers to be provided with a three seater panel van with a gross vehicle weight of 3.5 tonnes on Aviva and Aviva Gold and Aviva Platinum.
- Increased Personal Accident cover - £60,000 or £120,000 per insured person, per insurance year, if a 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...

! There is no cover for tools. Also, there is no cover for goods or samples carried in connection with any trade.

! We are unable to process substitutions of vehicles between cars and vans and vans and cars. In either event you will be required to cancel your policy and incept a new one on the new vehicle

! Motor Legal cover only applies if it is likely you will be successful in your claim against the person responsible.

! Extending your continental use cover is restricted to any one trip not exceeding 60 days on the Aviva tier and not exceeding 90 days on the Aviva Gold and Aviva Platinum tiers. Trips in total must not exceed six months in any one period of insurance.

Optional cover

- Protecting your No Claim Discount does not protect the overall price of your insurance policy
- We can't provide a hire vehicle if you are only claiming for glass
- Hire vehicle 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, Montenegro, 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, and any accidents or claims under this or any other motor insurance policy) 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 original policy 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.

If a claim has been made during the period of insurance, and we have not been able to confirm recovery of the full amount of the claim from a responsible third party, you will not receive a refund of premium and all premiums will be due.

Please refer to your policy document for full cancellation details.

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

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