

Rescue from Aviva Policy Summary and Other Important Information

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who is the insurer?

The insurer of the policy is Aviva Insurance Limited.

What is Rescue from Aviva insurance?

Rescue from Aviva protects your vehicle, you, or both you and your partner. It covers you in case of breakdown of your vehicle during the period of insurance. The table below summarises the levels of cover available. The policy schedule will show the level of cover you selected when requesting your quote. European cover can be added to any of the cover options for an additional cost. If you have selected European cover it will be clearly marked on the schedule.

What are the benefits and features of Rescue from Aviva insurance?

The policy includes the following significant features and benefits which are explained in detail in section 3 of the policy booklet:

Cover	Rescue	Rescue & Recovery	Rescue, Recovery & At Home	Rescue, Recovery, At Home & Onward Travel	Europe
Roadside assistance	✓	✓	✓	✓	✗
Tow to a nearby garage for you, your vehicle and up to seven passengers	✓	✓	✓	✓	✗
Recovery to any destination for you, your vehicle and up to seven passengers	✗	✓	✓	✓	✗
Recovery of your vehicle and passengers if the driver is medically unfit to drive	✗	✓	✓	✓	✗
Assistance at or within a quarter mile of your home address	✗	✗	✓	✓	✗
A replacement vehicle whilst yours is being repaired, or overnight accommodation or onward travel by taxi, train or plane	✗	✗	✗	✓	✗
All the benefits listed above when travelling in mainland Europe	✗	✗	✗	✗	✓

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What are the significant or unusual exclusions or limitations of Rescue from Aviva insurance?

The policy excludes or limits some situations. Please refer to the exclusions under each section of the policy booklet and the policy exclusions in section 10 of the policy booklet. The policy excludes or limits the following:

For cover to apply the vehicle must (see section 9 of the policy booklet):

- be either a car, motorcycle 121cc or over or van registered for road use in the United Kingdom.
- carry no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of eight persons including the driver.
- not be used for the purpose of private or public hire.
- not exceed (including any load carried) the following dimensions: 3,500 kg in weight, 2.3m in width and 7.5m in length.

Caravans and trailers

If a vehicle which has suffered a breakdown is towing a caravan or trailer and we provide recovery, the caravan or trailer will be recovered together with the vehicle (provided it is no heavier than 3,500kg, no wider than 2.3m and no longer than 7.6 metres in length) to a single destination. Other than as set out above, caravans and trailers are not covered by the policy in the UK.

Policy exclusions and limitations:

- European cover is limited to 90 days for any one trip, up to a total of six months in a one year policy period.
- Any breakdown that occurs during the first 24 hours after joining, reinstating or upgrading cover (including adding any extra person under joint cover). In these circumstances the roadside rescue service will be provided free of charge, but an appropriate charge, of not less than £75 plus VAT, would be made for additional services such as recovery, at home or onward travel benefits.
- Vehicles that were broken down, unroadworthy or without a current road fund licence at the time of joining, upgrading or reinstating cover. In these circumstances we may agree to provide service (for example, if a person's safety is in jeopardy) but an appropriate charge, of not less than £75 plus VAT, would be made.

How long does my Rescue from Aviva insurance run for?

The policy will remain in force for 12 months from the date of commencement (or as otherwise shown on the Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

You have the right to cancel the policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy documentation, whichever is the later. If you wish to cancel during the 14 day period and if you have not used the service or if the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

What are Aviva's charges for policy amendment and cancellation?

If you cancel after the cover has commenced, you will be entitled to credit for all unused full months remaining on the policy. If the policy has been paid up and the service has not been utilised, a credit will be paid in Rescue vouchers set out in the terms in Part 9 in Section 9 of the policy booklet.

If you amend the policy, there will be an administration charge of £5 subject to Insurance Premium Tax where applicable.

What should I do if my vehicle breaks down?

Simply phone 08000 155 755, 24 hours a day, 365 days a year for assistance.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, if your complaint is regarding this insurance please contact us on 0844 891 1106 or, if your complaint is regarding a claim please contact us on 0844 891 1111.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Important information

Please read the information below carefully and keep it for your future reference. Please note that a policy booklet will be issued with the policy, however a specimen copy is available on request. You can also view the full policy wording online at www.aviva.co.uk

Data Protection Act - information uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Aviva Insurance Limited.

Insurance administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and by reinsurers and suppliers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit searches and use of third party information

In assessing your application, to prevent fraud, check your identity and to maintain our policy records, we may:

- search files made available to us by credit reference agencies who may keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud

prevention, money laundering prevention and for tracing debtors. We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

- use information relating to you and your vehicle supplied to us by other third parties.

Renewing your insurance

We will contact you in good time before your renewal date and will either:

1. Give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes we are making to the terms and conditions of your policy;
 - the price you need to pay for the next year;
 - to review your circumstances and consider whether this insurance continues to meet your needs.

If you wish to make any changes at renewal, please call us on 0844 891 1106 to check that the information you have provided us with is still correct, and tell us if anything has changed.

or

2. Let you know that we are unable to renew your insurance.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your Cancellation rights' in your policy booklet which explains how this works.

Continuous renewal payment authority e.g. credit/debit cards

Where you select or have selected a continuous premium payment method, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premiums will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

Sensitive data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the police.
- undertake credit searches and additional fraud searches.
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household.
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies.
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

You should show these notices to anyone insured to drive the vehicle(s) covered under the policy.

Our regulatory status

We are authorised and regulated by the Financial Services Authority ("FSA"). We are registered as: Aviva Insurance Limited. (Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH) and our FSA registration number is 202153.

You may check this information and obtain further information about how the FSA protects you by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Choice of law

The law of England and Wales will apply to this contract unless:

- 1) you and the insurer agree otherwise, or
- 2) at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Telephone call recording

For our joint protection telephone calls may be recorded and/or monitored.

Call charges

0844 numbers will be charged at 3p per minute from a BT landline. Calls from other networks may vary.