Rescue from Aviva Policy Summary and Important Information

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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?

This policy is provided by RAC Motoring Services and RAC Insurance Limited ('RAC'). This insurance is arranged by Aviva UK Digital Limited ('Aviva'). Where we refer to 'we' or 'us' in this document we are referring to Aviva unless otherwise stated.

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?

Your policy includes the following significant features and benefits which are explained in detail in 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	✗	✗	✗	✓	✗
European Motoring Assistance: In the Territory and Europe: Roadside Assistance and Recovery; and Journey Continuation. In Europe: Replacement parts dispatch; Additional accommodation expenses; Replacement driver; Vehicle break in - emergency repairs; Vehicle repatriation; Collection of a vehicle left abroad for repair; Accidental damage to or loss of tent; Customs duty indemnity; and Urgent message relay service.	✗	✗	✗	✗	✓

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 general exclusions at the back of the policy booklet. The policy excludes or limits the following:

For cover to apply the vehicle must be a UK registered car or van and comply with the following specifications:

Maximum weight – 3,500kg	Maximum width – 2.55m
Maximum length – 7.5m including tow bar*	Mobility scooters and motorcycles under 50cc are not covered.

*If travelling in Europe the vehicle length must not exceed 7m.

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 2.55m 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.
Any breakdown or request for service occurring within the first 24 hours of you purchasing or upgrading (for the upgraded cover only) Rescue from Aviva is excluded, however this 24 hour exclusion period will not apply on renewal of Rescue from Aviva that includes the Section of cover being claimed under. For Section A (Rescue), the RAC will attend the vehicle and provide cover within the first 24 hours, but only where the vehicle had not broken down prior to you purchasing Rescue from Aviva.
Upon request from the RAC, you must provide the RAC with proof that the vehicle is in a legal and roadworthy condition and allow the RAC to examine the vehicle to confirm whether it is in a legal or roadworthy condition. If you are unable to provide the RAC with such proof, if you do not allow the RAC to examine the vehicle or the RAC consider, acting reasonably, that there is evidence to suggest, that a vehicle is not in a legal or roadworthy condition for any other reason, the RAC reserve the right to refuse to provide any service under this Rescue from Aviva relating to that vehicle. This means the RAC may decline your claim. Any repairs carried out by an RAC patrol or RAC contractor does not guarantee that the vehicle is in a legal and roadworthy condition.
If the RAC provides an onward transportation service for you and the passengers of a vehicle, any animals that were in the vehicle can only be transported in the vehicle at your own risk. The RAC will not transport animals in the recovery vehicle and the RAC will not be liable for or insure any animal during any onward transportation, however any assistance animals must be transported with their owners.

How long does my Rescue from Aviva insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Aviva breakdown service details) 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 you have not used the service, 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 14 days and have not used the service in the period of insurance:

1) If you are paying annually, you will be entitled to a voucher for all full months remaining on the policy which can be used by you within the next five years against new Rescue from Aviva cover.

2) If you are paying monthly premiums, you will be covered until the end of the month for which you have paid your latest premium.

If you have used the service you will be required to pay the premium for the period of insurance.

If you amend the policy, there will be an administration charge of £5 plus 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 that 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 RAC on 0330 159 0360, or if your complaint is regarding anything else please contact Aviva on 0345 030 6922.

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 refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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

RAC Insurance Limited in relation to Section D (Onward Travel) and Section E (European Motoring Assistance) are covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant Sections of cover, you may be entitled to compensation from the FSCS. This depends on the type of business and the circumstances of the claim.

Rescue from Aviva Important Information

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

Important Notice – Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask. Please read any assumptions carefully and confirm if they apply to your circumstances.

If any of the information provided by you changes after you purchase your policy and during the period of your policy please provide us with details by contacting 0345 030 6922.

If the information provided by you is not complete and accurate:

- we may cancel your policy, or
- RAC may not pay any claim in full or in part, or
- we may revise the premium, or
- the extent of the cover may be affected.

We recommend you keep a record (including copies of letters) of all information provided to us for your future reference.

Data Protection Act - information uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aviva and/or RAC and where we refer to 'we' or 'us' in this section or the Fraud Protection and Detection section below this relates to both Aviva and RAC.

Insurance administration

Your information may be used for the purposes of insurance administration by the RAC, 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 RAC'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 RAC or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, 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 RAC (such as loss adjusters or investigators).

Credit searches and accounting

In assessing your application, to prevent fraud, check your identity and to maintain its policy records, the RAC may search files made available to it by credit reference agencies who may keep a record of that search. The RAC may also pass to credit reference agencies information it holds 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.

The RAC 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 RAC, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

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 application you will signify your consent to such information being processed by the RAC 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 electronic 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.

You should show these notices to anyone who has an interest in the insurance under this policy.

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 who has an interest in the insurance under the policy.

Renewing Your Insurance

We will contact you in writing at least 21 days 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;
   - to review your circumstances and consider whether this insurance continues to meet your needs;
   - to check that the information you have provided us with is still correct, and tell us if anything has changed; and
   - the price for the next year.

If you wish to make any changes at renewal, please contact Aviva on 0345 030 6922.

Or

2. let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
   - when the product is no longer available; or
   - when we are no longer prepared to offer you insurance for reasons such as:
     - we reasonably suspect fraud;
     - your claims history;
     - we have changed our acceptance criteria;
     - you are no longer eligible for cover; and/or
     - where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Important Notice - Information and changes we need to know about' section within this document.

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.

Automatic renewal of your policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:-

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal;

  or

- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you of this in your renewal letter and you will need to contact us to make payment before we can renew your policy.

Our regulatory status

Arranged by Aviva UK Digital Limited Registered No 09766150 Registered in England Registered Office St Helen's, 1 Undershaft, London, EC3P 3DQ authorised and regulated by the Financial Conduct Authority.

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and RAC Insurance Ltd (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC

Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Choice of law

The parties are free to choose the law applicable to Rescue from Aviva cover. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

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