

# Motor Insurance

## Insurance Product Information Document



Company: Aviva Insurance Limited

Product: AvivaPlus 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 when you get your quote and in the policy documents.

### What is this type of insurance?

The AvivaPlus Motor Insurance policy 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. There are three levels of cover available – Basic, Regular and Premium.



#### What is insured?

There are three levels of cover available.

##### Basic

- ✓ Loss of or damage to your vehicle following accident, fire or theft
- ✓ Damage to other people's property, and compensation for other people's death or injury, if you are at fault.
- ✓ Vehicle recovery following an accident/incident – we'll recover your vehicle and take you and your passengers home
- ✓ We guarantee the quality of repairs made by our approved repairers for as long as you insure your vehicle with us
- ✓ Legal costs – up to £5,000,000 (if incurred with our consent) in connection with a claim made against you
- ✓ 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
- ✓ 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 people's cars – vehicle policyholders aged 25 or over at inception or renewal may drive other cars not owned or hired by them
- ✓ Loaned vehicle cover – we'll 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
- ✓ Child seat cover – we'll pay for replacement child seats following an accident, fire or theft – even if there's no visible damage
- ✓ Tool cover – up to £500 towards the replacement of tools that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Replacement locks – we'll pay for the replacement of locks if your ignition keys are lost or stolen



#### What is insured? Continued...

- ✓ Motor Injury Protection – £2,500 per person in each period of insurance, 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

##### Regular

All of the cover under Basic, plus:

- ✓ Vehicle recovery following an accident/incident is extended to take you and your passengers home or to a destination of your choice in the territorial limits
- ✓ Glass (including windscreen) – we'll replace or repair the glass in your vehicle
- ✓ Personal belongings – we'll cover you for personal belongings (up to the amount shown in your schedule) that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Courtesy vehicle (as shown in your schedule) while yours is out of action as a result of a claim

##### Premium

All of the cover under Basic and Regular, plus:

- ✓ Comprehensive Driving People's Other Cars – this can be activated for up to 5 days at a time
- ✓ Hire Car Excess Protection – we'll reimburse up to £1,000 for a hire car excess you've had to pay
- ✓ Courtesy vehicle (upgraded to Enhanced as standard) while yours is out of action as a result of a claim
- ✓ Motor Legal Services – help with legal costs if you attempt to recover compensation or financial losses after a motor accident that's not your fault
- ✓ Foreign use – covers you while driving abroad (provides similar cover to your policy at home)

##### Optional covers available on Basic

- Courtesy vehicle – while yours is out of action as a result of a claim
- Motor Legal Services – help with legal costs if you attempt to recover compensation or financial losses after a motor accident that's not your fault



## What is insured? Continued...

### Optional covers available on Regular

- Courtesy vehicle upgrade – a five door, 1.6 litre vehicle while yours is out of action as a result of a claim
- Motor Legal Services – as detailed under ‘Optional covers available on Basic’ above
- Protected no claim discount – guarantees your premium won’t increase next year as a direct result of one claim
- Rescue from Aviva – breakdown cover for your vehicle in the UK, Jersey, Guernsey and the Isle of Man
- Foreign use – covers you while driving abroad (provides similar cover to your policy at home)
- European Breakdown cover – includes onward travel options and European Legal services
- Motor Injury Protection Plus – £60,000 per person in each period of insurance, if a vehicle policyholder or 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 £400 each, per claim, for physiotherapy cover for minor injuries.

### Optional covers available on Premium

Premium has a wider range of cover as standard including Enhanced Courtesy vehicle, Motor Legal Services and Foreign Use, so only the following (as previously described) are optional covers on Premium:

- Protected no claim discount
- Rescue from Aviva
- European Breakdown cover
- Motor Injury Protection Plus



## Are there any restrictions on cover?

- ! For loss or damage claims, the most we’ll pay is the market value of your vehicle at the time
- ! The most we’ll pay for the loss or damage of non-manufacturer fitted accessories is £500 per claim
- ! 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 don’t meet the qualifying criteria, the most we’ll pay is the market value of your vehicle at the time of loss or damage
- ! An excess will apply to most claims
- ! A specific excess of £350 on Basic cover and £200 on Regular cover applies if you use a non-approved repairer. This excess does not apply if you have selected Premium cover
- ! If you have Regular cover, excesses apply to Glass (including windscreen) claims – repairs (£10) and replacement (£75). There is a limit of £185 for replacement glass/windscreen on Regular if you don’t use an approved repairer
- ! Cover for personal belongings, child seats and tools only applies if you’re also claiming for loss or damage to your vehicle
- ! When driving other people’s cars, you’ll only be covered for third-party claims – not loss or damage of the vehicle you’re driving. If you have selected Premium cover, you can activate Comprehensive Driving Other People’s Cars for up to five days at a time – you must activate this cover before you drive another vehicle.

### Optional covers – restrictions

- 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 Services cover. (This cover is included as standard on Premium)
- Motor Legal Services only applies if it is likely you will be successful in your claim against the person responsible
- Protecting your no claim discount does not protect the overall price of your insurance policy
- You can only use Courtesy vehicle cover if you are claiming for loss or damage to your vehicle. We can’t provide a Courtesy vehicle if you choose not to use one of our approved repairers (unless you have selected Premium cover) or if you are only claiming under the Glass (including windscreen) section
- Courtesy vehicle, Rescue from Aviva and Motor Legal Services are not extended under Foreign Use cover. However, if you purchase the European Breakdown optional cover, this includes onward travel options and European Legal services



## What is not insured?

### Main exclusions only:

- ✗ Claims for your vehicle’s windscreen, windows, sunroof or panoramic roof unless as a direct result of an accident, fire or theft if you have Basic cover.
- ✗ Personal Belongings if you have Basic cover
- ✗ 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
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Loss of value following a repair
- ✗ Claims under Motor Injury Protection and Motor Injury Protection Plus as the result of suicide or attempted suicide



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ If you have Premium cover or have purchased optional Foreign Use on Regular, your cover will be extended to the countries listed in the 'Foreign Travel' section of our Motoring in Europe booklet (you can view the booklet at [www.aviva.co.uk](http://www.aviva.co.uk))
- ✓ Optional European Breakdown cover is provided in the countries listed in the 'European Breakdown' section of our Motoring in Europe booklet



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the 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(s) 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 pay the premium when due and 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 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. For full details please see the 'General Conditions' section in the policy booklet



## When and how do I pay?

You can pay your premium monthly by debit or credit card using a continuous card payment authority



## When does the cover start and end?

Our standard policy cover period runs for 12 months but in some circumstances your first period of cover may be less than 12 months. This is to ensure your Motor policy will have the same end date as any other AvivaPlus policy you hold. Please see your schedule for your cover start and end dates.



## How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later)
- After your statutory right to cancel has ended we still allow you to cancel the policy at any time
- If you cancel at any time before the cover starts we'll refund the premium you've paid
- If you cancel at any time after your cover has started, as each monthly payment provides one calendar month of cover, you will receive a refund based on the number of days left in the month of cover which you have paid for.
- Whether you cancel inside or outside the statutory cancellation period we won't charge a cancellation fee
- To cancel your policy call 0800 656 9708

