

# Motor cover limits

The information below gives you details at a glance to help you decide if our motor product is appropriate for you. We want you to be confident that your policy covers everything you need it to so please be sure to read the full [Motor policy booklet](#) before you decide to buy.

## What's Covered

### Loss, theft of, or damage to your vehicle

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Applies only to loss or damage caused directly by fire, theft or attempted theft (subject to limits and excesses)

**Policy limits**

The market value of your vehicle

### New vehicle replacement

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

n/a

### Accessories fitted in your vehicle

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Applies only to loss or damage caused directly by fire, theft or attempted theft (subject to limits and excesses)

**Policy limits**

Up to £500 (Comprehensive)  
 £500 Comprehensive limit only applies on non manufacturer fitted accessories. Manufacturer fitted is unlimited.  
 Up to £100 (Third party, fire & theft)

### Glass in your vehicle's windscreen, windows or sunroof

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

Up to the market value of your vehicle (see limits and excesses below)

- Approved repairer windscreen replacement limit – unlimited
- Non approved repairer windscreen replacement limit – £185 per claim
- Windscreen replacement excess – £115 per claim
- Windscreen repair excess – £10 per claim

### Vehicle recovery in the event of an accident or fire and theft

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Applies only to loss or damage caused directly by fire, theft or attempted theft (subject to limits and excesses)

**Policy limits**

See below

If the vehicle cannot be made roadworthy immediately, we will arrange:

- Transport home or completion of the journey for the driver and passengers or;
- Overnight accommodation for the driver and passengers up to a maximum of £150 in total not including the costs of meals or drinks or;
- A refund of the cost of public transport for the driver and passengers to reach the end of their journey subject to a maximum of £150.

If the vehicle is stolen and not recovered, arrangements will be made to provide alternative transport up to a total value of £150 to complete the journey.

### Medical expenses

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

Up to £100 for each insured person

### Emergency medical treatment

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Cover included (subject to limits and excesses)

**Policy limits**

n/a

We will reimburse any person using your vehicle for payments made under the Road Traffic Acts for emergency medical treatment.

### Personal belongings kept in your vehicle

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

£150

### Replacement locks for your vehicle

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

Up to the market value of your vehicle

### Child seat cover

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

Full replacement

### Tool cover

**Comprehensive cover**

Cover included (subject to limits and excesses)

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

£500 per claim

### Uninsured driver promise

**Comprehensive cover**

Cover included

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

n/a

### Motor Injury Protection

**Comprehensive cover**

Vehicle policyholder, partner and named drivers

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

£2,500 per person, per policy period

## Breakdown cover options

Aviva offers a range of breakdown cover options to suit your needs, all backed by the expertise of RAC. Not applicable for Northern Ireland customers. Please read the [Rescue policy booklet](#) for full details of the cover provided.

### [Rescue only / Rescue & Recovery / Rescue, Recovery & At Home](#)

#### Comprehensive cover

Optional cover which can be added to your vehicle(s) for an additional cost

#### Third party, fire & theft

Optional cover which can be added to your vehicle(s) for an additional cost

#### Policy limits

n/a

### [Rescue, Recovery, At Home & Onward Travel](#)

#### Comprehensive cover

Optional cover which can be added to your vehicle(s) for an additional cost

#### Third party, fire & theft

Optional cover which can be added to your vehicle(s) for an additional cost

#### Policy limits

See below

Rescue, Recovery, At Home & Onward Travel cover is the best breakdown package available with Aviva insurance. It provides everything included in the At Home option along with one of the following extra onward travel benefits in the event that the RAC cannot get your vehicle repaired locally or that you are unfit to drive:

- Replacement hire vehicle
- Alternative transport (£150 per claim)
- Hotel accommodation (£150 per person, per claim up to £500 maximum)
- Onward travel breakdown cover is available within the territory

## Additional cover options

### [Protected no claim discount](#)

#### Comprehensive cover

Protected no claim discount is an optional cover which can be added to your vehicle(s) for an additional cost

#### Third party, fire & theft

Protected no claim discount is an optional cover which can be added to your vehicle(s) for an additional cost

#### Policy limits

Available to policyholders aged 21 or over with 3 or more years NCD who have had no more than 1 claim in the last year

### [Motor Legal](#)

#### Comprehensive cover

Optional cover which can be added to your vehicle(s) for an additional cost

#### Third party, fire & theft

Optional cover which can be added to your vehicle(s) for an additional cost

#### Policy limits

Up to £100,000 for lawyers' costs to pursue the person to blame for compensation.  
Up to £10,000 for lawyers' costs to defend you if you're being prosecuted for a motoring offence

### [Courtesy car – enhanced](#)

#### Comprehensive cover

Optional cover which can be added to your vehicle(s) for an additional cost

#### Third party, fire & theft

Not available for this level of cover

#### Policy limits

n/a

### [Courtesy car – standard](#)

#### Comprehensive cover

Optional cover which can be added to your vehicle(s) for an additional cost

#### Third party, fire & theft

Not available for this level of cover

#### Policy limits

n/a

### Courtesy van

**Comprehensive cover**

Optional cover which can be added to your vehicle(s) for an additional cost

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

n/a

### Foreign use cover

**Comprehensive cover**

Optional cover which can be added to your vehicle(s) for an additional cost

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

n/a

### Motor Injury Protection Plus

**Comprehensive cover**

Optional cover which can be added to your vehicle(s) for an additional cost, covering vehicle policyholder, partner and named drivers

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

£120,000 per person, per policy period for serious injury or death.  
Up to £500 per person for physiotherapy treatment for minor injuries

## Excess

### Policy excess

**Comprehensive cover**

Variable

**Third party, fire & theft**

£250

**Policy limits**

n/a

### Windscreen excess

**Comprehensive cover**

£115

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

n/a

### Windscreen repair excess

**Comprehensive cover**

£10

**Third party, fire & theft**

Not available for this level of cover

**Policy limits**

n/a

### Non approved repairer excess

**Comprehensive cover**

£200

**Third party, fire & theft**

£200

**Policy limits**

n/a