

# Motor Insurance

## Insurance Product Information Document



**Company: Aviva Insurance Limited**    **Product: 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 and in the policy documents.

### What is this type of insurance?

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?

##### Third party, fire and theft

- ✓ Damage to other people's property, and compensation for other people's death or injury, if you are at fault
- ✓ Loss of (or damage to) your vehicle, including fitted accessories, following fire or theft – plus:
  - Vehicle recovery – we'll recover your vehicle and take you and your passengers to where you need to be
  - Repair guarantee – we will 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
  - Continental use – we will provide the necessary cover to comply with the laws of compulsory insurance while you're driving in EU countries and certain non-EU countries

##### Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your vehicle
- ✓ 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
- ✓ Glass – we'll replace or repair the glass in your vehicle
- ✓ 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 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
- ✓ Personal belongings – we'll cover you for up to £150 for any personal belongings that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ 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 – we'll pay 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
- ✓ 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



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

- ✓ Vehicle recovery in the event of illness – if you're seriously ill and unable to drive your vehicle, we'll arrange for your vehicle to be recovered and returned to you

##### Optional cover (Third party, fire and theft)

- Motor Legal Protection – help with legal costs if you attempt to recover compensation or financial losses after a motor accident that's not your fault
- Rescue from Aviva – breakdown cover for your vehicle in the UK, Jersey, Guernsey and the Isle of Man
- Protected no claim discount – guarantees your premium won't increase next year as a direct result of one claim

##### Optional cover (Comprehensive)

###### Above plus:

- Courtesy vehicle – while yours is out of action as a result of a claim
- 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.



#### What is not insured?

##### Main exclusions only

- ✗ 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



## 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 £200 applies if you use a non-approved repairer
- ! Excesses apply to glass repairs (£10) and glass replacement (£75) – there is a limit of £185 for glass claims 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 cars, you'll only be covered for third-party claims – not loss or damage of the vehicle you're driving

### Optional cover

- 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 Cover
- Motor Legal Protection - 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 car if you choose not to use one of our approved repairers, or if you are only claiming for glass
- Courtesy Vehicle, Rescue from Aviva and Motor Legal Protection Cover are not extended when you purchase Foreign Use cover



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ If you've purchased optional Foreign Use cover, 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 give us complete and accurate answers to any questions we ask – whether you're taking out 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 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 may be able to pay in monthly instalments by Direct Debit (a variable credit charge will apply).



## When does the cover start and end?

From the start date you select, for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we'll refund any money paid, providing the cover's not started.

If you cancel after your policy has started, we'll reduce your refund to pay for the time cover was being provided – we'll also charge a fee of £38 (plus Insurance Premium Tax) to cover our administration costs.

To cancel, call us on 0345 030 6984.