

# Motor Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: General Accident  
Car 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?

General Accident Car 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're at fault for an accident
- ✓ Loss of (or damage to) your car, including fitted accessories, following fire or theft
- ✓ Vehicle recovery – we'll recover your car 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 own your car
- ✓ Extended continental use – covers you while driving abroad (provides similar cover to your policy at home)

##### Comprehensive

##### All of the above, plus:

- ✓ Accidental damage cover
- ✓ New car replacement – if you've owned your car from new, and it's written off or stolen and not recovered within 12 months of purchase, we'll replace it with a new car of the same make, model and specification
- ✓ Courtesy car – if your claim is accepted and your car is repairable (and it's being repaired by our approved repairer network), we'll provide you with a courtesy car
- ✓ 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 – if you're aged 25 or over at inception or renewal, you may drive other cars not owned or hired by you
- ✓ Glass – we'll replace or repair the glass in your car
- ✓ Loaned vehicle cover – we will insure a car loaned to you from a garage for up to seven days while your car 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
- ✓ Personal accident – £2,500 each, per insurance year, if 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
- ✓ Replacement locks - we will pay up to £300 for the replacement of locks if your ignition keys are lost or stolen



#### What is not insured?

- ✗ 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 car has been left with the ignition keys, or left unattended with the engine running
- ✗ Loss of value following a repair
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration



#### Are there any restrictions on cover?

- ! New car replacement is available when the cost of damage or repair exceeds more than 60% of the car's UK list price when purchased (including vehicle tax and VAT) – if you don't want us to replace your car or you don't qualify, the most we'll pay is the market value of your car at the time of loss or damage
- ! For loss or damage claims, the most we'll pay is the market value of your car at the time
- ! Excesses apply to glass repairs (£25) and glass replacement (£150), for roof glass claims (including sunroofs and panoramic roofs) your policy excess is payable. There is a limit of £50 for glass claims if you don't use an approved repairer, and we may not use glass supplied by the original manufacturer
- ! An excess will apply to most other claims
- ! An additional specific excess of £250 applies if you use a non-approved repairer
- ! Cover for personal belongings only applies if you're also claiming for loss or damage to your car
- ! When driving other cars, you'll only be covered for third-party claims – not loss of or damage to the car you're driving
- ! We won't supply a courtesy car unless you are using one of our approved repairers – and we won't provide one if your car is stolen or written off unless you've taken out optional hire car cover
- ! We can't give you a courtesy car if you're only claiming for glass



## What is insured? Continued...

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

- 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
- Protected No Claim Discount (NCD) – you won't lose your NCD after making a claim when you're at fault (Customers with three years NCD are protected against one claim in one policy year. Customers with four or more years NCD are protected against two claims in any three-year period)
- Hire car – we'll give you a hire car if yours has been stolen or has been damaged and is not repairable
- Breakdown cover – choose from six levels

### Optional cover (Comprehensive)

#### All of the above, plus:

- Keycare – all keys attached to your fob are covered if you lose them (up to £1,500 per fob, per year)
- Increased Personal Accident cover – £60,000 or £120,000 each, per insurance year, if 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. Plus up to £500 each, per claim, for physiotherapy cover for minor injuries.



## Are there any restrictions on cover? Continued...

- ! We won't cover any accident, injury, loss or damage if the driver of your car was arrested and charged with being over the legal limit for alcohol or drugs, and/or driving whilst unfit through alcohol or drugs, whether prescribed or otherwise and/or failing to provide a sample of breath, blood or urine when required to do so, without lawful reason.
- ! For continental use your standard of cover is extended to any one trip not exceeding 90 days and trips in total not exceeding six months in any one period of insurance.

### 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 cover 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
- We can't provide a hire car if you are only claiming for glass



## Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland – plus Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein)



## 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, 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 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). You can also pay with Amazon Payments or Paypal.



## When does the cover start and end?

From the start date you select, for 12 months.



## How do I cancel the contract?

If you cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that is later) and cover has not started we'll refund any money paid.

If cover has started we'll reduce your refund to pay for the time we provided cover– we'll also charge a fee of £25 (plus Insurance Premium Tax) to cover our administration costs.

Once the 14 days have expired the administration fee charged will be £50 (plus Insurance Premium Tax).

The cancellation fee may be reduced to ensure the total amount you pay in the period does not exceed your annual premium.

If a claim has been made during the period of insurance, and we have not been able to confirm recovery of the full amount of the claim from a responsible third party, you will not receive a refund of premium and all premiums will be due.

Please refer to your policy document for full cancellation details. To cancel, visit the MyAccount section of the General Accident website.

