

# Motor Insurance

## Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Aviva Distinct Motor

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) in the policy documents.

### What is this type of insurance?

Distinct 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?

- ✓ Loss of (or damage to) your car following accidental damage, malicious damage, fire or theft
- ✓ New car replacement – if you've owned your car from new, and it's written off or stolen and not recovered within 36 months of purchase, we'll replace it with a new car of the same make, model and specification
- ✓ Courtesy/hire car – we'll offer you a Mercedes C Class (or an alternative, similar to your car, subject to a maximum hire cost of £5,000) for up to 21 days following a claim under Section 1 of your policy. If you do not take either option, we'll pay you an amount equivalent to your excess, as shown on your schedule, up to a maximum of £1,000
- ✓ 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 (NCD) and we'll refund your excess
- ✓ No blame discount – if we're satisfied you weren't to blame for an accident that resulted in a claim, your NCD won't be affected
- ✓ Future disability – we'll pay up to £10,000 towards modifying your car if you or a member of your immediate family are registered as disabled following injuries sustained in an accident
- ✓ Driving other cars – if you're 25 or over at inception or renewal, we'll cover you to drive other cars on a Third Party only basis
- ✓ Glass – we'll replace or repair the glass in your car
- ✓ Loaned vehicle cover – we will insure a vehicle 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 £2,500 for any personal belongings that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Child seat cover – we will replace all child seats following an accident, fire or theft – even if there's no visible damage
- ✓ Replacement locks – we'll pay for the replacement of locks if your ignition keys are lost or stolen
- ✓ Personal accident cover – up to £30,000 per claim (or £60,000 per insurance year) if you or a partner suffer death or the loss of limbs/sight/hearing following an insured incident
- ✓ Physiofast – we will pay up to £400 for any treatment by a chartered physiotherapist following an insured incident
- ✓ Medical expenses cover – up to £1,000 for medical expenses if anyone is injured in your car when it's involved in an incident
- ✓ Vehicle recovery in the event of illness – if you're seriously ill and unable to drive your car, we'll arrange for it to be recovered and returned to you



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

- ✓ RAC cover – breakdown assistance for the UK, Channel Islands and Isle of Man
- ✓ RAC European cover – breakdown assistance when you're driving abroad (includes onward travel options)
- ✓ Pet cover – up to £2,500 towards emergency treatment for any pet travelling in your car if they're injured as a result of an insured incident
- ✓ Revocation of driving licence – if your licence is revoked due to ill health, we'll pay £3,000 to help you find alternative transport for up to 12 months
- ✓ Car jacking and road rage – we'll pay up to £5,000 for the cost of medical expenses, counselling or other associated expenses following a car jacking or road rage incident

#### Optional cover

- Protected NCD – you won't lose your NCD after making a claim when you're at fault (unless you make more than two claims in any five-year period)
- Driving other cars extension – gives you Comprehensive cover when you drive cars that don't belong to you or a member of your family



#### 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 car 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



#### 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



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

- ! For loss or damage claims, the most we'll pay is the market value of your car at the time
- ! An excess will apply to most claims
- ! An excess of £100 will apply to glass replacement claims
- ! Cover for personal belongings and child seats 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 or damage of the car you're driving
- ! Emergency treatment for pets is only covered within seven days of the incident
- ! Revocation of driving licence is not covered if you're over the age of 75 when your insurance starts
- ! Car jacking and road rage is only covered if the incident is reported to the police within seven days

### Optional cover

- Protecting your NCD does not protect the overall price of your insurance policy
- The most we'll pay for the Comprehensive driving other cars extension is £75,000



## Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland – plus Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, 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, 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 or monthly by Direct Debit.  
Payment options should be discussed with your insurance adviser.



## 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 we provided cover – we'll also charge a fee of £10 (plus Insurance Premium Tax) to cover our administration costs.

To cancel, contact your insurance adviser.