

Private Clients  
Your Distinct Motor  
policy summary

A brief look at our  
extensive cover







# For cars you love

We understand your car and the lifestyle it's part of are extraordinary. That's why we've made sure our Distinct Motor insurance isn't ordinary, either.

You can find a summary of its key features in this document. But, as well as exceptional levels of tailored cover, a Distinct Motor policy also comes with a wealth of good thinking, such as additional advantages and a service that is unique to you and always aims to exceed what you expect.

Please be aware this is a summary of the policy and doesn't contain the full terms and conditions of the cover, which can be found in the policy documentation. It's important to read the policy documentation carefully when you receive it to make sure everything you expect to be covered, is covered.

## **Need to make a claim?**

Simply call 0800 051 1750. We're here for you 24/7.

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored

### Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

### What is Distinct Motor insurance?

The Distinct Motor policy protects you and your car, comprising comprehensive cover as selected by you when requesting the quote and as itemised in your schedule, for a period of 12 months, or the period otherwise shown in your schedule.

### What are the features and benefits of Distinct Motor insurance?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet.

Product cover	Cover
Legal liability for death or injury to any other person, including passengers	✓
Legal liability for damage to other people's property	✓
Legal costs incurred with our consent, in connection with a claim against you	✓
Accidental and malicious damage, fire and theft (excluding glass)	✓
Personal injury to you and/or your partner, for death, loss of limbs, sight and/or hearing	✓
Medical expenses for anyone injured in your car	✓
Physiofast cover	✓
Personal belongings	✓
New car replacement	✓
Driving abroad: cover in the territorial limits	✓
Glass	✓
Continental breakdown cover	✓
Motor legal protection	✓
Full UK breakdown cover provided by RAC	✓
Hire car provision	✓
No blame discount	✓
Child seat cover	✓
Uninsured driver promise	✓
Emergency Pet Cover	✓

## Optional cover

Damage cover when driving another car for insured.

Damage cover when driving another car for insured and partner.

(Details will be itemised on your schedule and full particulars will be clarified in your policy booklet.)

## What are the significant or unusual exclusions or limitations of Distinct Motor insurance?

Your policy excludes some situations. Please refer to your policy booklet for full details but the most significant or unusual exclusions are outlined below.

Your policy excludes or limits the following:

- The first part of any claim – this is known as the “excess”. This is set out below.

Excess	
Standard excess (accidental damage, malicious damage, fire and theft)	£250
Additional young driver excesses for accidental damage claims are in addition to the standard excess:	
• Aged 20 or under	£250
• Aged 21 to 24	£150
Glass replacement excess	£100
Additional excess whilst driving another person's car	£1,000

Loss or damage arising from theft while:

- a) the ignition keys of your car have been left in or on your car
- b) your car has been left unattended with the engine running  
(see Section 1 – Loss of or damage to your car – in your policy booklet).

Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages, or any loss or damage which happens gradually (see Section 1 – Loss of or damage to your car – in your policy booklet).

Loss of value following a repair (see Section 1 – Loss of or damage to your car – in your policy booklet).

Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1 – Loss of or damage to your car – in your policy booklet).

The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (see Section 2 – Your liability – in your policy booklet).

We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the 'Limitations as to use' section of your certificate of motor insurance, or while it is being driven by any person not described in your certificate of motor insurance as entitled to drive.

Motor legal protection and advice section – cover applies following a motor accident which is not your fault and only where it is more likely than not you will be successful in your claim against the person responsible (see Section 24).

### How long does my Distinct Motor insurance run for?

The policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your schedule) and for any period which you renew the policy, as long as you continue to pay your premium.

### What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

### What are Aviva's charges for cancellation and policy amendment?

If you cancel within the 14-day period, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

If you cancel within the 14-day period, and cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

If we cancel for any reason as set out in the 'Our right to cancel' section of the General conditions in your policy booklet, there will be a cancellation charge of up to £10.00 (plus Insurance Premium Tax where applicable).

If you amend your policy we will not apply any administration charges.

### How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

**0800 051 1750** (for claims abroad call **0044 1603 208 901**).

(For our joint protection telephone calls may be recorded and/or monitored.)

### How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

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