

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 £1000 (Comprehensive)
 £1000 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 £500 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 £500.

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 £250 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

£500

Replacement locks for your vehicle

Comprehensive cover

Cover included (subject to limits)

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

£5,000 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