

Aviva Private Clients

Summary of Differences in Cover Ultra High Net Worth Motor



The below is a summary of the important differences in cover between the existing AxaXL Ultra High Net Worth Motor Policy and the new Aviva Private Clients Ultra High Net Worth Motor Policy, and includes all reductions and increases in cover.

All items shown in **green** are where coverage is better, **red** shows where coverage has lessened and **grey** where a wording is different but the coverage is the same.

For full details of the cover provided by either policy, please refer to your policy wording.

Section	New Cover			Description of cover
Your Vehicle Damage	New Car Replacement		36 months	Where the insured vehicle is less than 36 months old, either: – we will pay to replace the insured vehicle with a new vehicle; or – we will pay up to the agreed value to replace the insured vehicle if the agreed value is greater than the cost of a new vehicle which is made by the same manufacturer and is the same model and specification or its equivalent if no longer available. The new vehicle replacement is subject to the insured vehicle having been registered as new by you or a household member in the United Kingdom; and the consent of the hire purchase company if the insured vehicle has been purchased under a hire purchase agreement.

Improved covers		Previous limit	New Limit	Description of cover
Your Vehicle Damage Additional Covers	Chauffeur injury	£5,000	£10,000	If your chauffeur suffers an injury resulting from an occurrence covered by this policy and is unable to drive, as certified by a medical practitioner, we will pay up to £10,000 for a replacement chauffeur until your chauffeur is fit to drive.
Your Vehicle Damage Additional Covers	Garage door, locks and gates	£5,000	£10,000	If there is a burglary during the period of insurance at a residence stated on your schedule, we will pay up to £10,000 to repair or replace the garage door, locks and gates.
Your Vehicle Damage Additional Covers	Newly purchased vehicles	£2.5m	£5m	We will cover your newly purchased vehicles under this section for up to 10% of the combined value of the insured vehicles specified in your schedule, up to a maximum of £5m whichever is less. You must ask for cover for your newly purchased vehicles within 14 days of owning them, and pay us the additional premium due from the date of ownership. We reserve the right not to insure newly owned vehicles after the 14 days have passed. This cover excludes Liability.
Your Vehicle Damage Additional Covers	Personal effects	£5,000	£10,000	We will pay up to £10,000 for goods and personal property which are owned by or in the possession of you or a household member and which are lost or damaged due to an accident, fire, theft or attempted theft which occurs during the period of insurance while in or on the insured vehicle.

Improved covers		Previous limit	New Limit	Description of cover
Your Vehicle Damage Additional Covers	Vehicle accessories and spare parts	£25,000	£50,000	We will cover up to £50,000 accessories and spare parts (which are not fitted to the insured vehicle specified in the schedule and/or the Certificate of Motor Insurance and which you keep at your residence stated in your schedule) against loss or damage arising from an occurrence.
Your Vehicle Damage Additional Covers	Worldwide damage cover	£2.5m	£3m	We will cover any insured vehicle: which is specified in the schedule; which is more than 15 years old; and for which a valid Certificate of Motor Insurance, unless the insured vehicle is the subject of a Statutory Off Road Notification (SORN), has been issued, against all risks of loss or damage arising from an occurrence anywhere in the world for 90 days in total at any time during the period of insurance. The maximum payment under this cover is £3m This cover does not apply: in transit by rail, sea or land outside of territorial limits - not driven under the insured vehicle's own power.
Reduced cover		Previous limit	New Limit	Description of cover
Your Vehicle Damage Additional Covers / Your Liability	Airside	No Limit, no requirement for the insured vehicle to be escorted.	£25m	The maximum payment for any one occurrence is limited to £25m including third party liability and the insured vehicle must be following or escorted by an airport vehicle.
Change in wording	Previous wording	New Wording	Description of cover	
General exclusions		Terrorism	War	We do not cover any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: (a) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power. (b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above, except to the extent that it is necessary to meet the requirements of the Road Traffic Acts.

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