



Mr. I Rastogi
10 Leicester House
Thomas Wyatt Close
Norwich
NR2 2TN

27 September 2023

Dear Mr. Rastogi

Thank you for buying your car insurance from Aviva

We have enclosed your schedule, certificate of motor insurance, policy wording, information provided by you document, Insurance Product Information Document and important information.

It's really important that you read through these documents so that you understand the level of cover you have and to ensure that all the details are correct.

Also included are your payment instructions.

Thank you for your premium payment by credit card. Aviva will collect the premium annually by debiting your credit card for the above policy. By proceeding with your Aviva Car insurance policy, you agree to your premiums being collected in this manner.

This total amount includes Insurance Premium Tax at the appropriate rate where applicable.

Your premium only applies for this year and may be higher next year.

Automatic renewal of your policy

We will contact you at least 21 days before your renewal date with your new price for the next 12 months.

If we don't hear from you, we will continue to take your premium payments automatically at your renewal date from your chosen payment method unless you tell us you wish to opt out of an automatic renewal. There's more information about this including how to opt out under the Automatic renewal of your policy section in the Important Information document.

Need some additional information or help?

You can call us and we'll be happy to help, or you can view or make changes to your policy online.

call **0345 030 7077**, or visit **aviva.co.uk/myaviva**

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.

Safe and happy motoring,

Your Aviva Customer Team

Get the best out of being an Aviva customer

Log into MyAviva today at aviva.co.uk/myaviva and gain access to:

- Latest product discounts – at Aviva we reward our customers with **extra discounts** on a wide range of products
- View all your Aviva insurance products and policies in one secure and simple-to-use place
- View and print your documents

Policy overview

Policy number	MMV070055374
Start date	27 Sep 2023
End Date	26 Sep 2024
NCD	0 Years
Vehicle	A1
Annual premium	£1,351.00
Policy excess	£450
Payment option	Annual



Your car insurance summary



We've put your policy documents in one place, so you can easily find what you need when you need to.

Your Motor Policy:

[Cover letter](#)

Find your premium and policy number.

[Helpful Information](#)

Find your payment details.

[Schedule](#)

Check the cover your policy gives you. Also, see your cover limits, excess and any clauses that could affect you.

[Information Provided by You](#)

Check we've got all your personal details right.

[About our insurance services to you](#)

See the regulatory status of the insurer (and any intermediaries), details of the products offered and level of service we're committed to.

[Your multi-vehicle insurance certificate for A1](#)

Proof you have a car insurance policy with us.

Need Help?

Go online at

www.aviva.co.uk/myaviva

Or call us on

0345 030 7077

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If the info doesn't look right in these documents, get in touch by visiting www.aviva.co.uk/myaviva or please call us on **0345 030 7077**



About our insurance services to you

Aviva UK Digital Limited

St Helen's, 1 Undershaft, London EC3P 3DQ

Who regulates us?

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services, including insurance. We are authorised and regulated by the FCA as an insurance intermediary and sell insurance products, acting on behalf of the insurer. We are also permitted to act as a credit broker in relation to the arranging of a monthly premium payment facility to finance those insurance products. We are registered with the Financial Conduct Authority as: Aviva UK Digital Limited, St Helen's, 1 Undershaft, London EC3P 3DQ. Our Financial Services Register number is 728985.

You may check this information and obtain further information about how the FCA protects you by visiting the FCA's website at www.fca.org.uk/register.

Whose products do we offer?

We are only able to offer information on insurance products from Aviva Insurance Limited apart from Breakdown (either sold as a standalone product or as an optional cover to a motor policy) where we can only offer information on products from RAC Insurance Limited.

We also act as credit broker to Aviva Insurance Limited's monthly premium payment facility.

Which services will we provide you with?

For insurance policies sold by telephone or sold online, you will not receive advice or a recommendation from us. We will help you make the right choice by asking some questions to narrow down the selection of products and provide information relevant to your demands and needs.

What will you have to pay us for our services?

Our staff are salaried and they receive an annual bonus based upon the overall performance of the Aviva Group, but they receive no additional bonus, commission or other benefit from providing you with these services. Aviva Insurance Limited pays commission to Aviva UK Digital Limited for selling this product. This means a percentage of the premium you pay is given to Aviva UK Digital Limited. Aviva Insurance Limited also provides services to Aviva UK Digital Limited, such as customer contact services. No fee is payable in relation to our insurance or credit broking services.

When you receive a quotation we will tell you about any other fees relating to any particular insurance policy.

Ownership

Aviva UK Digital Limited and Aviva Insurance Limited are both members of the Aviva group of companies. Aviva Insurance Limited owns more than 10% of share capital in Aviva UK Digital Limited.

What to do if you have 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 telephone us on 0345 030 6984.

Aviva UK Digital Limited is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your insurance documents, or may be obtained from your usual Aviva UK Digital Limited contact.

Peace of mind

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk.

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.

Aviva UK Digital Limited. Registered in England No. 09766150. Registered Office: St Helen's, 1 Undershaft, London EC3P 3DQ.
Authorised and regulated by the Financial Conduct Authority. Aviva Insurance Limited. Registered in Scotland Number 2116. Registered Office:
Pitheavis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential
Regulation Authority.

NGNAG13363 7.0



Helpful information

Policy number: MMV070055374



You have chosen to pay: Continuous credit card

Here are the credit card debit details for paying the premiums on your policy. Please take note of the amount and collection date. If any of your details are incorrect or change please let us know immediately. Your insurance will continue unless you tell us otherwise.

Account name	Ish Rastogi		
Card number	*****5454	Frequency of collection	Annual
Amount to be debited	£1,351.00	Date of collection	27 September 2023

All cancellations and some adjustments during the term of this policy are subject to administration charges. Please refer to your policy booklet.

Our claims service gets you back on the road quickly

- Just make one call and we handle your claim from there.
- Call immediately from the roadside, and we'll authorise a member of our approved repairer service network to start work and we'll pay them directly.
- We'll recover your vehicle if it's unroadworthy in the event of an accident.
- If your windscreen is damaged, call us right away.

Help is just one call away 0345 030 6925

calls may be recorded and/or monitored for our joint protection



Information provided by you

IMPORTANT - This is the information that you provided to us when applying for your policy. You have confirmed you have answered the questions to the best of your knowledge and belief. It is very important that you check that it is complete and accurate. If it isn't, please go online at aviva.co.uk/myaviva or call us immediately on 0345 030 7077 and we will correct and re-issue it.

If any information on this document is not complete and accurate:

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

Principal policyholder: Mr. Ish Rastogi
Address: 10 Leicester House, Thomas Wyatt Close, Norwich, NR2 2TN
Contact number: 0745967348

Policy number: MMV070055374 **Period of cover:** 14.15 on 27 September 2023 to 23.59 on 26 September 2024

Your insured vehicle

Payment options: One annual payment

A1 Mini Mini Cooper S (122) 3h (2007)

1598 Petrol

Automatic 3 Door Hatchback

Vehicle policyholder: **Mr. Ish Rastogi**

Driving option: **Vehicle policyholder only**

- This vehicle has comprehensive cover based on £450 excess and up to 15000 miles a year per year of Social, Domestic, Pleasure and Commuting and restricted business use (refer to the vehicle certificate).
- The vehicles are or will be owned and registered by either you, your spouse/civil/domestic partner, a close relative residing at the same address, your company or is the subject of a private or personal leasing contract.
- Vehicle modifications: no modifications
- There are no additional drivers.
- Cover for this vehicle is based on 0 years no claims discount (NCD) which is unprotected. Future NCD will be owned by Mr. Ish Rastogi.

Driver history

Driver details

Name: Mr. Ish Rastogi
Date of birth: 11 Nov 1980
Licence details: Full UK Car Licence held for 2 years

Driver medical history

No medical conditions other than those disclosed to the DVLA and based on which the DVLA have agreed to the issue of a licence.

Accidents and losses in the past 4 years

None

Motoring convictions

None

Important

Please report all accidents to us immediately online at www.aviva.co.uk/make-a-claim or call us on 0345 030 6925.

Information provided by you - *continued*

You've also confirmed that neither you or any named driver:

- have received a criminal conviction in the last 5 years
- been refused insurance by previous insurers for motor insurance or
- have one of the following occupations: professional entertainer, footballer, boxer or gambler, chauffeur/taxi driver, driving instructor or parcel or takeaway/fast food delivery.



Your policy schedule

This document shows the cover your policy provides. Please read it and keep it safe with your other policy documents.

Principal policyholder: Mr. Ish Rastogi
Address: 10 Leicester House, Thomas Wyatt Close, Norwich, NR2 2TN
Contact number: 0745967348

Policy number: MMV070055374

Period of insurance: 14.15 on 27 September 2023 to 23.59 on 26 September 2024

Your total premium is £1,351.00

Payment Method - Annual

This includes Insurance Premium Tax (IPT) at the appropriate rate where applicable. This premium is based on the information you have provided. Any change affecting any vehicles could result in a change of premium.

Your Demands and Needs Statement

Following your enquiry, the information detailed below indicates the demands and needs you stated for your insurance requirements.

Important Information

You should note that we have not taken into account any existing insurance arrangements you may have. Please read the below information carefully. It is a record of the statement made and the information given by you when obtaining a quote and does not constitute a personal recommendation.

If you are satisfied that to the best of your knowledge and belief this is a true statement of the facts, you need take no further action. However if any of the details appear to be incomplete or incorrect, please contact us.

Registration number - A1

Comprehensive cover: £1,351.00

Total vehicle premium: £1,351.00

The comprehensive policy provides accidental damage, malicious damage, fire and theft cover for your vehicle and third party liability protection for injury or damage you may cause to others.

Your insured vehicle

A1 Mini Mini Cooper S (122) 3h (2007)

Effective Date 27 September 2023

End Date 26 September 2024

1598 Petrol

Automatic 3 Door Hatchback

Vehicle policyholder: **Mr. Ish Rastogi**

Driving option: **Vehicle policyholder only**

- This vehicle has comprehensive cover based on £450 excess and up to 15000 miles a year per year of Social, Domestic, Pleasure and Commuting and restricted business use (refer to the vehicle certificate).
- The vehicles are or will be owned and registered by either you, your spouse/civil/domestic partner, a close relative residing at the same address, your company or is the subject of a private or personal leasing contract.
- There are no additional drivers.
- Vehicle modifications: no modifications
- Cover for this vehicle is based on 0 years no claims discount (NCD) which is unprotected. Future NCD will be owned by Mr. Ish Rastogi.

Your cover

This table shows your policy cover limits in the event of a claim. Please read this alongside your policy booklet. The 'Your vehicles' section will show which cover you have.

Comprehensive

Loss of or damage to your vehicle

- Non manufacturer fitted accessories limit
- Manufacturer fitted accessories limit
- New vehicle replacement

£1,000 per claim
unlimited



Important

Please report all accidents to us immediately online at www.aviva.co.uk/make-a-claim or call us on 0345 030 6925.

Your policy schedule - *continued*

Your cover *(continued)*

Your liability <ul style="list-style-type: none"> - Third party property damage limit - Third party property damage limit - hazardous goods and locations - Terrorism limit - Claimant costs limit 	£20 million £1.20 million £5 million £5 million
Motor Injury Protection <ul style="list-style-type: none"> - Single claim limit - Annual claim limit 	£5,000 per person, per claim £5,000 per person, per annum
Medical Expenses <ul style="list-style-type: none"> - Medical Expenses limit 	£250 per claim
Personal Belongings <ul style="list-style-type: none"> - Personal Belongings limit 	£500 per claim
Child Seat <ul style="list-style-type: none"> - Child Seat limit 	Full replacement
Tool Cover <ul style="list-style-type: none"> - Tool cover limit 	£500 per claim
Vehicle Recovery <ul style="list-style-type: none"> - Vehicle Recovery due to illness 	✓
Replacement Locks <ul style="list-style-type: none"> - Replacement Locks 	✓
Glass <ul style="list-style-type: none"> - Approved Repairer windscreen replacement limit - Non approved Repairer windscreen replacement limit - Windscreen replacement excess - Windscreen repair excess 	unlimited £185 per claim £115 per claim £10 per claim
Uninsured Driver Promise <ul style="list-style-type: none"> - Uninsured Driver Promise 	✓

Additional information

Excesses

Please refer to the 'Your insured vehicles' section of the schedule to see what additional excesses apply to your vehicles.	Comprehensive
Young driver excess <ul style="list-style-type: none"> - Young driver excess - under 21's - Young driver excess - 21-24 year olds 	£300 per claim £200 per claim
Non approved repairer excess <ul style="list-style-type: none"> - Non approved repairer excess 	£200 per claim

Your fees

Cancellation fee	£38 (exc IPT)
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Clauses applicable

The following are special terms and conditions which should be read in conjunction with your Policy Booklet.

Clauses applicable to the Vehicles section

Opt out of Courtesy Vehicle Benefit

Courtesy Vehicle cover for vehicle registration numbers(s) A1 has been removed from Section 1 of the policy.



Your certificate of car insurance

This vehicle insurance certificate is evidence of your cover with us. Please read it and keep it safe with your other policy documents.

Your policy number MMV070055374/1

Vehicle policyholder	Mr. Ish Rastogi
Vehicle registration	A1
Make of vehicle	2007 Mini Mini Cooper S (122) 3h
Start of cover	14.15 on 27 September 2023
End of cover	23.59 on 26 September 2024

The insured vehicle

The vehicle registration mark described above or

- any vehicle loaned to the vehicle policyholder for a maximum of seven days from a garage, motor engineer or vehicle repairer while the vehicle registration described above is being either serviced, repaired or having a MOT test.

Description of use

Use for social, domestic and pleasure purposes.

Use for travel to or from a place of paid employment.

Use by Mr. Ish Rastogi or their spouse/domestic/civil partner in connection with their occupation(s).

Exclusions

Use for hiring of the vehicle, the carriage of passengers or goods for payment, the carriage of goods or property which does not belong to you as a courier or for takeaway food or fast food delivery.

Use for any purpose in connection with the buying and selling, repair, servicing, cleaning, maintenance, inspection, testing, alteration or treatment of motor vehicles.

Use for any competitions, trial, performance test, race or trial of speed, including off-road events whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.

Use to secure the release of a motor vehicle, other than the vehicle identified above by its registration number, which has been seized by, or on behalf of, any government or public authority unless the effective date of the certificate pre-dates the date of the seizure

Permitted drivers

As below provided that the person holds a licence to drive the car or has held and is not disqualified from holding or obtaining such a licence

- Mr. Ish Rastogi
- Under the terms of section 2 of the policy - Your Liability - Mr. Ish Rastogi may also drive a Motor Car which
 - 1) does not belong to them
 - 2) is not a rental car
 - 3) is not hired to them under a hire purchase or leasing agreement
 Providing they are driving with the owner's express consent

I hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. Aviva Insurance Limited - authorised insurers.

Adam Winslow

CEO, UK & Ireland General Insurance

Please note: For full details of the insurance cover, refer to your policy. Advice to third parties: Nothing contained in this certificate affects your right as a third party to make a claim

Important

Please report all accidents to us immediately online at www.aviva.co.uk/make-a-claim or call us on 0345 030 6925.

The following wording is evidence that your policy provides the minimum level of compulsory motor insurance required in EU countries. It is similar to Third Party only cover in the UK. Please call us on **0345 030 7077** in advance of any trip abroad to ensure that you have the right level of cover for your needs. We also offer European breakdown cover at very competitive rates.

To whom it may concern

This insurance certificate provides evidence that motor insurance operates in the United Kingdom for the dates shown and this cover extends to and includes the compulsory insurance requirements of:

- a) Any member country of the European Union
- b) Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland

La présente attestation est faite pour servir et valoir ce que de droit

Cette attestation d'assurance apporte la preuve que l'assurance automobile est valable au Royaume-Uni aux dates indiquées et que cette couverture est étendue pour inclure les conditions obligatoires d'assurance de:

- a) Tous les autres pays membres de l'Union européenne
- b) Andorre, l'Islande, le Liechtenstein, la Norvège, la Serbie et la Suisse

An alle, die es angeht

Dieses Versicherungszertifikat ist der Nachweis, dass die Kraftfahrzeugversicherung im Vereinigten Königreich an den gezeigten Daten gültig ist, und diese Deckung auch die Pflichtversicherungsvorschriften in:

- a) Jedem anderen Mitgliedsstaat der Europäischen Union
- b) Andorra, Island, Liechtenstein, Norwegen, Serbien und der Schweiz

A quien corresponda

Este Certificado de Seguro provee evidencia que seguro de automóvil opera en el Reino Unido para las fechas que aparecen y esta cobertura se extiende para incluir los requerimientos de seguro obligatorios de:

- a) Cualquier otro país miembro de la Unión Europea
- b) Andorra, Islandia, Liechtenstein, Noruega, Serbia y Suiza

A chiunque possa interessare

Questo Certificato di Assicurazione costituisce la prova dell'esistenza dell'assicurazione automobilistica nel Regno Unito per le date indicate e che la copertura è estesa in modo da includere i requisiti assicurativi obbligatori di:

- a) Qualsiasi altro Paese facente parte dell'Unione Europea
- b) Andorra, Islanda, Liechtenstein, Norvegia, Serbia e Svizzera

In the event of an accident call

0345 030 6925, or visit aviva.co.uk/myaviva

For changes to your policy call

0345 030 7077, or visit aviva.co.uk/myaviva