

The Aviva Zero Car Insurance policy provides comprehensive coverage and outlines essential procedures for policyholders involved in accidents. In the event of an accident, policyholders should remain calm, move to a safe location, and call emergency services if necessary. It is important to exchange details with other parties, including vehicle registration, names, contact information, and insurance details, as well as to take photos of the scene. Policyholders should not admit fault, as Aviva will investigate liability. Claims can be registered online or via a dedicated helpline, with a 24/7 emergency assistance number available for urgent situations. Prompt notification of any incident is crucial for efficient claims processing and may help lower costs for all customers.

The policy serves as a legal contract detailing coverage for loss or damage to the insured vehicle, liability, personal belongings, and additional features such as personal accident cover and legal assistance. Coverage is contingent upon premium payment and adherence to policy conditions. Policyholders have the right to cancel within 14 days for a full refund if coverage has not started, or a partial refund if it has, minus any applicable administrative fees. After the cooling-off period, cancellation fees may apply, and no refund will be issued if a claim has been made under certain conditions. The policy also includes provisions for continuous coverage and outlines fees for policy changes or cancellations.

Key definitions are provided, including "insured person," "market value," and "your car," which encompasses the vehicle described in the schedule and any loaned vehicles under specific conditions. In the event of loss or damage, Aviva will repair, replace, or compensate the policyholder based on the market value of the vehicle, with specific provisions for vehicles under finance agreements. The policy emphasizes the importance of understanding the terms and conditions and maintaining communication with Aviva regarding any incidents or changes.

Coverage includes loss or damage to the car, vehicle recovery, and journey continuation after an accident, fire, or theft within territorial limits. The insurer will arrange for the car to be taken to an

approved repairer, home, or safe storage location, and will assist in getting the driver and passengers home or to their destination, offering up to £150 for accommodation or transport, with receipts required for claims. Standard courtesy car coverage is available when a claim is accepted and repairs authorized, typically providing a small hatchback. A hire car can be arranged if the car is stolen or deemed non-repairable, available for a minimum of five days and a maximum of 21 days, subject to availability. New car replacement is offered if the car is less than 12 months old and the cost of repairs exceeds 69% of its UK list price, or if it is stolen and not recovered, with specific conditions regarding ownership and purchase type. Child seats will be replaced if claimed, regardless of visible damage.

Excesses apply to most claims, with additional amounts for younger or inexperienced drivers, fire or theft claims, or if using a personal repairer. The policy excludes coverage for gradual loss, wear and tear, theft under certain conditions, and damage from unauthorized use or incorrect fuel. Liability coverage includes legal responsibility for injury or damage to others, with limits specified in the schedule, and extends to driving other cars under certain conditions, primarily for third-party liability. Exclusions under liability coverage include claims related to employee injuries during work duties, property damage to the policyholder's possessions, and incidents occurring in restricted areas like airports, as well as terrorism-related claims and pollution unless specified.

The policy also covers loss or damage to personal belongings in or on the insured vehicle due to fire, theft, or accidental means, with a maximum payout specified in the schedule. However, claims for money, stamps, tickets, documents, or goods related to trade or business are excluded. A no claim discount system rewards policyholders for not making claims, with specific reductions applicable if claims are made. If a claim is not the policyholder's fault, the no claim discount may still be reduced unless certain conditions are met, such as providing details of an uninsured driver. Optional protected no claim discount cover is available, preserving the discount entitlement under specific conditions.

The policy covers the replacement or repair of glass in the vehicle, including recalibration of the Advanced Driver Assistance System (ADAS) post-repair, with an excess amount specified. Coverage extends to comply with EU laws on compulsory motor vehicle insurance, with specific territorial limits and conditions for temporary use outside Great Britain. Personal accident cover is provided for accidental bodily injury resulting from a road traffic accident, with specified payouts for death or serious injury, and optional increased coverage for physiotherapy for minor injuries. Legal protection is included for claims related to motor accidents not caused by the policyholder, covering legal costs for pursuing compensation and defending against motoring offences, with a 24-hour legal advice helpline available for vehicle-related legal matters.

Specific exclusions and conditions related to legal protection and claims are outlined, including the exclusion of fines, penalties, or damages mandated by a court, claims intentionally caused by the insured, or defense against motoring offenses related to dishonesty, violence, or substance abuse. Claims must be reported promptly, and reasonable prospects of success must be established for claims related to motor accidents. The insurer will appoint a lawyer upon receiving a claim, and the insured may nominate an alternative lawyer if necessary. Legal costs covered include reasonable expenses incurred and those ordered by a court, with the insurer assessing the reasonableness based on various factors.

In the event of lost or stolen ignition keys, the insurer will cover the cost of replacing locks and related components without affecting the no claims discount. For electric vehicles, the policy includes provisions for recovery if the vehicle runs out of charge, covering transportation to the nearest charging point. Coverage for electric vehicle charging points includes electrical emergencies and breakdowns, with specific exclusions such as power cuts not causing permanent damage and issues related to existing warranties. General exclusions apply to the entire policy, including accidents occurring outside the specified use, liability assumed beyond what would exist without an

agreement, and losses related to nuclear incidents.

Policyholders must provide accurate information when applying for or renewing the policy, as failure to do so may result in cancellation, refusal of claims, or changes to premiums. Claims must be reported promptly, and any communication from third parties regarding claims should be redirected to the insurer. The insured must not admit liability or settle claims without the insurer's consent. The insurer reserves the right to manage claims and recover payments made under the policy. Cancellation rights allow policyholders to cancel the policy at any time, with specific conditions during a 14-day cooling-off period. The insurer may cancel the policy for reasons such as non-payment of premiums, suspected fraud, or failure to cooperate. If the policy is canceled, refunds may be issued based on the remaining coverage period, minus a cancellation fee.

In the event of a claim, if other insurance exists, the insurer will only pay its share. Policyholders must take reasonable care to prevent loss or damage to their vehicle and maintain it in a roadworthy condition. Any fraudulent claims will result in denial of benefits and potential legal action. The insurer may recover payments made under compulsory insurance laws from the policyholder. For complaints, policyholders can contact the insurer directly, and a dedicated expert will handle the issue. If unresolved within eight weeks, the policyholder may escalate the complaint to the Financial Ombudsman Service.