

The car insurance policy offers comprehensive coverage options, including protection against loss or damage to the vehicle, vehicle recovery, new car replacement, and courtesy car provisions, with specific sections applicable to Comprehensive or Third Party, Fire & Theft insurance. Key coverages encompass liability for damages and legal costs, personal belongings, emergency treatment, and glass repair, with optional sections such as hire car and increased personal accident cover. Policyholders are required to promptly inform the insurer of any changes affecting the policy, including modifications to insured persons, vehicle alterations, or usage, as failure to do so may lead to claims being denied or coverage being modified. The policy consists of the policy booklet, application information, schedule, and certificate of motor insurance, emphasizing the importance of maintaining records of all communications. Claims can be submitted online or via phone, with specific procedures for incidents involving third parties or vehicle damage. General exclusions include loss or damage occurring while the driver is under the influence of drugs or alcohol, and the insurer reserves the right to use non-original parts for repairs, covering accessories up to specified limits. The maximum payout is the market value of the car at the time of loss or damage, and the policy includes provisions for vehicle recovery and journey continuation for the driver and passengers after an incident.

If an approved repairer is chosen, the policyholder benefits from no additional excess, a repair guarantee, reduced involvement prior to the repair start date, collection and return of the car, and a courtesy car during the repair period. Choosing a non-approved repairer incurs an additional excess, and an itemized repair estimate must be submitted for approval before work begins. New car replacement is available if the car was purchased outright or under a finance agreement where ownership passes to the policyholder, applicable if repair costs exceed 60% of the car's UK list price or if the car is stolen and not recovered. A lifetime guarantee on repair quality is provided for repairs done by approved repairers, excluding wear and tear or component failures.

Excesses apply to most claims, with additional amounts for drivers under 24 or for repairs done by

non-approved garages. If the car is financed, claims will be paid to the finance company, with any difference between the payment and market value going to the policyholder. A courtesy car is provided if the claim is accepted and the car is repairable, but this is not available for Third Party, Fire and Theft cover. The courtesy car is typically a small hatchback and is covered under the policy during the rental period. Exclusions include loss of use, gradual damage, theft under certain conditions, and damage while participating in track days. Liability coverage protects against legal claims for death or injury to others and damage to their property, with specific limits for hazardous goods and locations. Legal costs for defense in certain proceedings are covered, but exclusions apply for claims under other policies, employee injuries during work duties, and damage to the policyholder's own vehicle. Coverage for automated vehicles is excluded under specific conditions, as well as incidents occurring in restricted areas of airports, and liability for pollution is limited unless caused by a sudden event.

The policy does not cover death or injury caused by food poisoning, harmful goods, or incorrect treatments related to the insured vehicle. Claims involving loss or damage occurring outside designated areas or if the insured fails to adhere to policy terms are also excluded. Compensation for loss or damage to personal belongings in the car due to fire, theft, or accidental means is provided, with a maximum payout specified in the schedule, but excludes money, stamps, tickets, documents, trade goods, and tools. Emergency medical treatment costs under the Road Traffic Acts are reimbursed.

The no claim discount (NCD) increases for each claim-free year but may be reduced if a claim is made, except in cases where the accident is not the policyholder's fault and certain conditions are met. The policy does not grant NCD for policies under 12 months or for claims under emergency treatment or glass sections. Legal protection services are included for claims related to motor accidents and offences, with a 24-hour legal advice helpline available, but costs incurred without prior approval, fines, or claims caused intentionally by the insured are not covered.

The policy outlines the rights and obligations of the policyholder regarding legal protection and claims related to motoring offences, stating that only the policyholder can enforce the policy, and the Contracts (Rights of Third Parties) Act 1999 does not apply. Coverage excludes disputes regarding policy terms unless specified, losses already compensated under other sections, and legal defence for motoring offences related to dishonesty, violence, or substance abuse. Conditions for coverage include that incidents must occur during the insurance period and within territorial limits, and any legal proceedings must be agreed upon by the insurer. Claims must be reported promptly, and reasonable prospects of success must be established for claims related to costs or compensation after a motor incident.

The insurer will appoint a lawyer upon receiving a claim, and the policyholder can 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. The policyholder must notify the insurer of any formal settlement offers and cannot settle claims without prior approval. If the policyholder disagrees with the lawyer's opinion, they may seek a second opinion at their own cost, with a review process in place.

Exclusions include accidents occurring while the vehicle is used outside specified purposes, driven by unauthorized individuals, or involved in competitions. The policy also excludes liability for deliberate acts, nuclear incidents, and cyber-related consequences. The policyholder must report incidents promptly, provide necessary information, and not admit liability without consent. The insurer retains the right to manage claims and recover payments made under the policy.

Cancellation rights allow the policyholder to cancel the policy or optional covers at any time, with specific conditions outlined in the 'Important Information' document, which also details administration and cancellation fees. If a claim is made during the insurance period and full recovery from a

responsible third party is not confirmed, no premium refund will be issued, and all premiums will remain due. The insurer reserves the right to cancel the policy for valid reasons, including non-payment of premiums, suspected fraud, lack of cooperation from insured individuals, or failure to provide accurate information, with a minimum of seven days' notice given for cancellations, except in cases of fraud, where cancellation can occur without notice and may be backdated. Refunds for cancelled policies depend on when the cancellation occurs, with a £50 cancellation fee plus applicable taxes if cancellation happens after coverage has started. The policyholder is responsible for notifying all insured parties of any cancellation.

For those using a monthly payment plan, regular payments must be made as per the credit agreement, and failure to do so may result in cancellation. If there is other insurance covering the same loss, the insurer may seek contribution from that insurer. The policyholder must take reasonable care to safeguard the vehicle and maintain it in a roadworthy condition, including installing safety updates from the manufacturer. Any dishonest or exaggerated claims will result in denial of benefits and potential legal action, with immediate cancellation of the policy for fraudulent claims.

The insurer retains the right to recover payments made under compulsory insurance laws from the insured or liable parties. Third parties may contact the insurer directly regarding claims, which could affect the policyholder's no-claims discount. The insurer aims to provide excellent service and has a structured complaints process, promising prompt acknowledgment and resolution of complaints. If unresolved, complaints can be escalated to the Financial Ombudsman Service. The policy is arranged by Aviva UK Digital Limited and underwritten by Aviva Insurance Limited, both regulated by the Financial Conduct Authority.