

The Aviva Motor Insurance policy provides essential coverage for driving a vehicle on public highways, including third-party liability for property damage and personal injury if the policyholder is at fault, as well as coverage for loss or damage to the insured vehicle due to fire or theft. Additional benefits under comprehensive coverage include accidental damage, new vehicle replacement if the vehicle is written off within 12 months of purchase, glass repair or replacement, and coverage for uninsured drivers. The policy also offers personal belongings coverage, child seat replacement, tool cover, and motor injury protection. However, exclusions apply, such as accidents occurring while the vehicle is used for unauthorized purposes, damage from wear and tear, and claims related to suicide under motor injury protection. Coverage is limited to the market value of the vehicle at the time of loss, with specific caps on claims for non-manufacturer fitted accessories and excesses applicable to most claims. The policyholder is obligated to provide accurate information, report any changes to the insured vehicle or individuals, and notify the insurer of any incidents promptly. Coverage is valid for 12 months from the selected start date, and cancellation is permitted within 14 days for a full refund, with a fee applied for cancellations after the policy has commenced. Premiums can be paid in full or in monthly installments, with optional cover available for legal protection, breakdown assistance, and courtesy vehicles. Restrictions on optional cover include limitations on courtesy vehicle availability and the duration of foreign use coverage.