

The Aviva Motor Insurance Policy offers a range of coverage options, including Comprehensive and Third Party, Fire & Theft. Comprehensive coverage protects against loss or damage to the vehicle, includes vehicle recovery, new vehicle replacement under certain conditions, child seat replacement, and a repair guarantee. In contrast, Third Party, Fire & Theft coverage is more limited, excluding new vehicle replacement and child seat coverage. The policy consists of the policy booklet, application information, the schedule, and the certificate of motor insurance, with each renewal forming a new contract. Policyholders must provide accurate information during application and renewal, and administration fees may apply for cancellations and changes.

In the event of an accident, policyholders should report it promptly via the Aviva website or claims helpline, which is available 24/7. Coverage includes vehicle recovery, repairs, and third-party claims management, with total loss settlements based on market value or replacement if conditions are met. General exclusions apply, and specific conditions govern claims, including varying excess amounts based on factors like the driver's age or choice of repairer. The policy also covers personal belongings, medical expenses, and legal costs, with certain sections being optional.

For financed vehicles, if the vehicle is owned by the policyholder, any difference between the payment to the finance company and the market value will be paid to the policyholder. If the vehicle cannot be owned by the policyholder, the asset value will be paid to the true owner, while the policyholder remains responsible for any outstanding finance. Optional courtesy vehicle coverage is available, but not for Third Party, Fire and Theft policies, and a courtesy vehicle will be provided after a claim is accepted, with duration and type depending on the coverage level.

Liability coverage protects against legal claims for death or injury to others and damage to their property, with limits specified in the schedule. It extends to those permitted to drive the vehicle and includes reimbursement for emergency medical treatment and legal defense costs, but excludes claims under other policies, employee injuries during work, and damage to property in the insured's

care. The policy does not cover incidents involving hazardous goods, terrorism, pollution, or injuries from food poisoning.

Motor Injury Protection, not available for Third Party, Fire and Theft policies, provides benefits for accidental bodily injury to the policyholder, their partner, or named drivers from a road traffic accident, with specific payouts for death or serious injuries. An optional extension, Motor Injury Protection Plus, offers additional benefits for serious injuries and physiotherapy for minor injuries, with exclusions for claims under multiple policies for the same injury. Medical expenses for injuries in an accident are covered regardless of fault, with a maximum payout per injured person specified, but physiotherapy is excluded.

The policy includes provisions for vehicle recovery in case of the permitted driver's serious illness, allowing for transport home with a medical certificate. Exclusions apply for incidents outside territorial limits, those occurring within a quarter mile of home, and incidents caused by alcohol or drugs. Personal belongings and tool cover are also included, compensating for loss or damage due to fire, theft, or accident while in the vehicle, with specific exclusions.

The no claim discount increases with each claim-free year up to five years, with a protected option available for an additional premium. Glass coverage is provided for repair or replacement of damaged glass, with conditions regarding approved repairers. Continental use coverage complies with EU insurance laws but is limited compared to domestic policies, with optional extended coverage available. Replacement locks are covered if ignition keys are lost or stolen, with no excess applied. Optional motor legal cover offers legal protection for claims after a non-fault accident and for defending against motoring offences, with specific exclusions.

Claims related to legal protection must occur within specified territorial limits, and legal proceedings must be conducted in an agreed court. Claims must be reported at least 14 days before any appeal

deadline, and there must be reasonable prospects of success for the claim to be pursued. The insured must provide timely information and access to the appointed lawyer, and notify the insurer of any formal settlement offers. Exclusions include unauthorized use of the vehicle and failure to provide accurate information, which may lead to changes in premium, denial of claims, or cancellation of coverage. The insurer retains the right to cancel the policy for non-payment of premiums or suspected fraud, with appropriate notice and potential refunds based on the remaining coverage period.

The insurer will only pay its share of claims, except for benefits under Motor Injury Protection, and does not impose liability under the liability section if it would otherwise be excluded. Insured individuals must take reasonable care to safeguard their vehicle and maintain it in a roadworthy condition. Compliance with all policy terms is mandatory for benefits. If legal requirements necessitate the insurer to settle a claim that would not otherwise be payable, the insurer may recover those payments from the insured. Third parties may contact the insurer directly regarding accidents, and the insured must report accidents immediately and redirect any communications from other parties to the insurer.