

The car insurance policy offers two main coverage options: Comprehensive and Third Party, Fire & Theft. Comprehensive coverage includes loss or damage to the car, vehicle recovery, new car replacement, repair guarantees, courtesy car, personal belongings, emergency treatment, and glass coverage, while Third Party, Fire & Theft excludes many of these benefits. Policyholders are required to promptly inform the insurer of any changes affecting the policy, such as changes in insured persons, vehicle modifications, or usage, as failure to do so may lead to claims being denied or coverage being canceled. The policy consists of the policy booklet, application information, schedule, and certificate of motor insurance, which must be kept safe. Claims can be submitted online or via phone, with specific contact details provided for various claim types, including motor legal claims. The policy mandates that the insured must take reasonable care in providing accurate information and outlines general exclusions, including incidents involving drink or drug driving. Coverage for loss or damage includes repair or cash payment up to the market value, with exclusions for certain conditions. The insurer will arrange vehicle recovery and cover accommodation or transport costs up to £150 if necessary. Accessories and electric vehicle charging equipment are covered under specific conditions.

If a policyholder chooses a non-approved repairer, they may face delays, increased excess, and will not receive a courtesy car, while using an approved repairer offers benefits such as no additional excess and a repair guarantee. 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 repairs is provided by approved repairers, covering bodywork, paint repairs, and workmanship, but excludes wear and tear or component failures. Excesses apply to most claims, with additional amounts for drivers under 24 or for using non-approved repairers. Claims for financed cars will be paid to the finance company, with any difference paid to the policyholder. A courtesy car is provided only if the claim is accepted and the car is repairable by an approved repairer, while a hire car is available under optional cover if the car is stolen or deemed non-repairable. Exclusions include loss

of use, gradual damage, theft under certain conditions, and damage while using the car for hazardous activities.

Liability coverage protects against legal liabilities for death, injury, or property damage caused by the car, with limits specified in the schedule. 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 property in the care of the insured. Coverage for driving other cars is limited to third-party damages and is only available to the policyholder under specific conditions. Exclusions also encompass terrorism-related incidents, pollution unless sudden and accidental, and losses occurring in restricted areas like airports. The policy does not cover loss or damage to buildings, land, or the atmosphere, nor does it cover death or injury caused by food poisoning or harmful goods. Claims are excluded if they occur beyond the limits of a carriageway involving individuals other than the driver or attendant, and coverage is void if the insured does not adhere to the policy's terms.

The policy includes a no claim discount system that increases with no claims made during the insurance period but may decrease with claims. If a claim is made that is not the policyholder's fault, the discount may still be reduced unless certain conditions are met. Coverage for glass replacement or repair is provided, with specific conditions regarding excess payments and the requirement to report claims before repairs. The policy complies with compulsory insurance laws in EU member countries and provides extended coverage for temporary use in other countries, subject to specific limits. Personal accident cover is included for the policyholder and named drivers, providing compensation for serious injuries or death resulting from a road traffic accident, with exclusions for suicide-related claims.

Legal protection is offered for claims related to motor accidents not caused by the insured, covering legal costs for pursuing compensation and defending against motoring offenses. A 24-hour legal

advice helpline is available, but costs not authorized by the insurer or incurred before claim acceptance are excluded. The policy grants the contracting party exclusive rights to enforce its terms, with the Contracts (Rights of Third Parties) Act 1999 not applicable. Coverage includes legal protection for claims related to motor accidents but excludes disputes regarding policy terms unless specified otherwise. Conditions for coverage require incidents to occur during the insurance period and within territorial limits, and legal proceedings must be agreed upon by the insurer. Claims must be reported at least 14 days before any appeal deadline, and there must be reasonable prospects of success for claims under the legal protection section.

To file a claim, policyholders must have their policy number and incident details ready and contact the insurer's designated claim lines. Upon claim receipt, a lawyer will be appointed, although policyholders can nominate an alternative lawyer if necessary. The insurer will cover reasonable legal costs and expenses, considering factors such as the complexity of the case. Policyholders must notify the insurer promptly about incidents and provide access to the appointed lawyer for information. Failure to comply with these conditions may result in claim denial or coverage termination. If there is disagreement with the appointed lawyer's opinion, policyholders can seek a second opinion at their own expense, with the insurer covering review costs if the second opinion is favorable. Coverage is not available for Third Party, Fire and Theft policies, and the insurer will pay for lock replacements if ignition keys are lost or stolen, subject to limits specified in the policy. General exclusions include accidents occurring while the vehicle is used outside the policy's stated purposes, liability assumed by agreement, and losses related to nuclear incidents or cyber acts.

Policyholders must report incidents promptly, provide necessary documentation, and not admit liability without consent. The insurer retains the right to manage claims and recover payments made under the policy. Cancellation rights are available at any time, with specific conditions outlined in the policy documentation. A cancellation fee may be charged, and telematics policyholders should refer to the 'Telematics Terms and Conditions' for additional cancellation terms. If a claim has been made

during the insurance period and full recovery from a responsible third party is not confirmed, no premium refund will be issued. 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. A minimum of seven days' notice will be given for cancellations, except in cases of fraud, where cancellation may occur without notice. Refunds for cancellations depend on when the cancellation occurs, with specific fees applicable. The policyholder must inform all insured parties of any cancellations.

For those using a General Accident monthly credit facility, regular payments must be made as per the credit agreement, and failure to do so may result in cancellation. If another insurance covers the same loss, the insurer may seek contribution from that insurer but is not obligated to accept liability under certain sections of the policy. The insured must take reasonable care to safeguard the vehicle and maintain it in roadworthy condition. Compliance with policy conditions is mandatory for coverage to remain valid. 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 may affect the policyholder's no-claims discount. The insurer aims to provide excellent service and addresses complaints promptly, with a structured process for resolution. If unsatisfied with the handling of a complaint, policyholders can escalate the matter to the Financial Ombudsman Service. The insurance is arranged by Aviva UK Digital Limited and underwritten by Aviva Insurance Limited, both regulated by the Financial Conduct Authority.