

The Motor Insurance Policy offers various coverage options, including Comprehensive and Third Party, Fire & Theft, with certain sections being optional and not universally applicable. The policy details the claims process, requiring prompt reporting of incidents via aviva.co.uk/make-a-claim or by calling 0345 030 6925, available 24/7. Coverage encompasses loss or damage to the vehicle, vehicle recovery, new vehicle replacement, child seat replacement, and repair guarantees, with optional provisions for courtesy vehicles and motor injury protection. Policyholders must notify the insurer of any changes affecting the policy, such as modifications to the vehicle or its usage, as failure to do so may lead to claim refusals or altered coverage. The insurance contract includes the policy booklet, application information, the schedule, and the certificate of motor insurance, with each renewal constituting a new contract. Cancellation fees may apply under certain conditions.

The policy outlines exclusions and conditions, including limitations on claims for loss or damage if the driver is charged with driving offenses. Coverage for accessories and electric vehicle charging equipment is included, with the maximum payout being the vehicle's market value. Repairs may utilize non-original parts of similar quality. In cases of misrepresentation of a claim, the insurer reserves the right to seek recovery under the General Condition - Fraud. Following an incident, the insurer will arrange for the vehicle to be taken to an approved repairer and returned post-repair. For incidents within Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man, the insurer will also arrange transportation for the driver and passengers or reimburse up to £500 for accommodation or public transport, with receipts required.

If the policyholder opts for a garage of their choice, this may lead to delays and increased excess, while using an approved repairer offers benefits such as no additional excess and a courtesy vehicle. New vehicle replacement is available if the vehicle is less than 12 months old and the principal policyholder is the first registered keeper, provided repair costs exceed 60% of the vehicle's UK list price or if the vehicle is stolen and not recovered. Child seats will be replaced regardless of visible damage. The policy includes a lifetime guarantee on repair quality for work

done by approved repairers, excluding wear and tear or parts failures. An excess applies to most claims, with additional excesses for drivers under 24 or for repairs at non-approved garages.

Optional courtesy vehicle coverage is not available for Third Party, Fire and Theft policies. A courtesy vehicle will be provided after a claim is accepted, with the type depending on the coverage level. Exclusions include loss of use, gradual damage, theft under certain conditions, and damage from unauthorized access to electronic systems. Liability coverage protects against claims for death or injury to others and damage to their property, with specified limits. Coverage extends to individuals permitted to drive the vehicle, with exclusions for high-risk goods and locations. Legal costs for defending claims are covered, but not for deliberate acts or omissions. The policyholder may also be covered while driving other cars under specific conditions, limited to third-party damages only.

General exclusions apply to all covers, including accidents or damage while the insured vehicle is used outside described purposes, driven by unauthorized persons, or while the driver is unfit due to alcohol or drugs. Other exclusions involve losses related to nuclear incidents, war, or deliberate acts, and claims arising from unauthorized competitions. The policyholder must provide accurate information, and failure to do so may result in changes to premiums, refusal of claims, or cancellation of coverage. Claims must be reported promptly, and the insured must not admit liability or promise payments without consent. The insurer retains the right to manage claims and recover payments made under the policy.

The policy includes provisions for electric vehicle out-of-charge recovery, applicable only under Comprehensive cover, and home charging point cover, which is not available under Third Party, Fire and Theft. The home charging point coverage includes breakdowns and electrical failures, with a maximum payout of £2,000 per claim. The no-claims discount remains unaffected, and no excess applies for claims under this section. Optional Motor Legal cover provides legal protection and

advice for motoring incidents, covering legal costs for claims not caused by the insured, with conditions regarding coverage limits.

The No Claim Discount (NCD) increases for each claim-free year up to five years, with specific rules on how claims affect the NCD. An optional protected NCD can be purchased to maintain the discount despite one claim. The policy also includes provisions for claims involving uninsured drivers, ensuring the NCD is not affected if the insured is not at fault. The policyholder must take reasonable care to prevent loss or damage and maintain the vehicle in a roadworthy condition. Fraudulent claims will result in denial of benefits and potential legal action. The insurer may cancel the policy for non-payment, suspected fraud, or failure to cooperate. In the event of an accident, the policyholder must report it immediately and redirect any third-party communications to the insurer.