

Private Clients Distinct Motor

Changes you need to know about before you renew your policy

Please read this important information about your Aviva policy.

This notice tells **you** about changes to your policy which will take effect from your renewal date shown on your **schedule**. Please ensure **you** read the changes carefully (together with your policy booklet), as they will form part of your contract of insurance, and keep them together with your other policy documents.

Section 1

Loss of or damage to your car

We have increased the monetary limit from £4,000 to £5,000 for you to be provided with a courtesy/hire car similar to your car (option b), in the event of a claim. Also, if you decline the offer of a courtesy/hire car, we now offer an Excess benefit, up to a maximum of £1,000. The wording now reads as follows:

Courtesy and hire car

If **your car** is lost, stolen or damaged and cannot be legally used, **we** will provide:

- a) a Mercedes C Class hire car, or equivalent, for the duration **your car** is being repaired. Where **your car** is stolen and not recovered, cannot be repaired or is being replaced under new car replacement, **we** will provide a Mercedes C Class hire car, or equivalent until your claim is settled subject to a maximum of 21 days; or
- b) a replacement hire car as similar to **your car** as is reasonably possible, for the duration of repair subject to an overall maximum cost of £5,000 (including VAT). Where **your car** is stolen and not recovered, cannot be repaired or is being replaced under new car replacement, **we** will provide a replacement hire car as similar to **your car** as is reasonably possible until your claim is settled subject to a maximum of 21 days, and an overall maximum cost of £5,000 (including VAT); or
- c) where **your car** is being repaired, is stolen and not recovered, cannot be repaired or is being replaced under new car replacement and **you** do not wish to take options a) or b) above, **we** will pay **you** an amount equivalent to your **excess**, as shown on your **schedule**, up to a maximum of £1,000.

We will only provide a courtesy/hire car under this section in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (for hire car provision within the **territorial limits**, please refer to Section 23 - European Motoring Assistance and accident recovery).

Returning courtesy/hire cars – the courtesy/hire car will be supplied on the condition that it is returned to the depot which supplies it unless alternative arrangements have been made with the supplier.

Section 25

Motor Legal Protection and Advice

Page 43 – Correction to claims number.

2) Call **us** to register **your** claim:

- for legal protection to claim costs or compensation after a motor accident and/or incident, please call us on **03450 306925**; or
- for legal protection to defend motoring offences, please call **us** on **03453 002 970**.

For our joint protection telephone calls may be recorded and/or monitored.

General Exclusions

We have added a new exclusion which applies to the whole of your policy, as per below:

We will not pay for:

- 6) any loss or damage arising from a deliberate act by **you** or any person driving or using **your car**.



Aviva Insurance Limited Registered in Scotland, No. 2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.