

Aviva Private Clients

Your High Net Worth Motor Insurance Policy



CHANGES YOU NEED TO KNOW ABOUT BEFORE YOU RENEW YOUR POLICY

This notice tells you about the changes to your policy which will take effect from your renewal date as 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 policy documents.

CHANGES TO THE AVIVA PRIVATE CLIENTS HIGH NET WORTH MOTOR INSURANCE POLICY

Below is a table of changes to **your** policy by section

Section	Change	Effect on cover
The right to cancel	Your right to cancel - During the cooling-off period - You will not receive a refund of the premium if we have paid a claim during the cooling-off period.	Clarity
The right to cancel	Your right to cancel - After the cooling-off period - You will not receive a refund of the premium if we have paid a claim during the period of insurance.	Clarity
Changes we need to know about	How a change may affect your policy - You will not receive a refund of the premium if you remove a vehicle that we have paid a claim for during the period of insurance.	Clarity
Definitions	A definition has been added. Agreed value means the amount insured shown in your policy schedule being the actual value of the vehicle as agreed between you and us at the start of the period of insurance, and includes any manufacturer or after sale modifications which are agreed by us.	Clarity
Definitions	A definition has been added. Market value means the amount taking the average value determined by two independent valuers one selected by you and one by us. In no event will our payment exceed the amount insured shown in your policy schedule.	Clarity
Definitions	A definition has been added. Medical emergency means a serious and unexpected situation involving illness or injury to an insured person which requires immediate medical assistance.	Clarity
Definitions	The definition of Insured vehicle is extended to note that in respect of Your breakdown solutions only this includes non-motorised trailers, luggage carriers and caravans when the insured vehicle breaks down or when the non-motorised trailers, luggage carriers and caravans break down whilst being towed by an insured vehicle.	Clarity
Your vehicle damage: Additional covers	A cover section has been added: Medical emergency If you suffer a medical emergency whilst you are a driver or passenger in an insured vehicle, which results in the insured vehicle being left at a location which is not your home address, we will pay your expenses to return the insured vehicle to your home address. We will pay up to £1,500 for expenses incurred in respect of each occurrence. No excess applies to this additional cover.	Increase