AVIVA PRIVATE CLIENTS

Complete Motor

Notice to Policyholders

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 your Complete Motor Policy

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

Section	Change	Effect on cover
Complaints	Update customer relations department telephone number	Clarification
Breakdown Solutions in Europe	Enhancement to Alternative travel abroad from £500 to £800	Improvement
Your breakdown solutions: Exclusions	Added the following exclusions; **A manufacturer's system outage** **Sonic and supersonic pressure waves** **Terrorism**	Clarification
Your breakdown solutions: Conditions	Added the following conditions; **Dispute resolution** **Law that applies** **Acts of parliament** **Contracts (Rights of Third Parties) Act 1999**	Clarification
Your vehicle damage: Additional covers	**Your vehicle damage: Additional covers** has been updated to confirm that select covers are subject to a 10% increase where a valid Complete and/or Ultra Home policy is in force at the time of loss	Improvement
Your vehicle damage: Additional covers	The section **Electric vehicles** has been updated to note an increase in cover if you cannot charge the electric vehicle due to an electricity power cut and if an occurrence results in loss or damage to a permanently fitted charging point	Improvement
Your vehicle damage: Additional covers	The section **Electric vehicles** has been updated to note an increase in cover for Loss of use	Improvement
Your vehicle damage: Additional covers	The section **Garage door, locks and gates** has been updated to note an increase in cover if there is a burglary during the period of insurance at a residence stated on your schedule	Improvement
Your vehicle damage: Additional covers	The section **Loss of use** has been updated to note an increase in cover	Improvement
Your vehicle damage: Additional covers	The **Newly Purchased Vehicles** section has been updated to improve clarity around how this cover applies	Clarification

Section	Change	Effect on cover
Your vehicle damage: Additional covers	The section **Non-motorised trailers, luggage carriers and caravans** has been updated to note an increase in cover	Improvement
Your vehicle damage: Additional covers	The section **Personal effects** has been updated to note an increase in cover for goods and personal property which are owned by or in the possession of you or a household member and which are lost or damaged due to an accident, fire, theft or attempted of insurance while in or on the insured vehicle.	Improvement
Your vehicle damage: Additional covers	The section **Vehicle accessories & spare parts** has been updated to note an increase in cover	Improvement

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