

Private Car

Important changes to your policy cover you need to know about before you renew.

Please read carefully.



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What is this booklet?

This notice tells you about 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 other policy documents.

It also reminds you of the optional additional covers associated with this product.

Optional additional covers associated with this product

Please check your schedule to see which, if any, of the below optional additional covers apply to your policy and ensure that they continue to meet your needs. These can be removed by contacting your insurance adviser.

- Protected no claim discount
- Enhanced courtesy car
- Private Car Gold (UK motor breakdown cover). The Ts & Cs are now provided in a separate booklet. Please speak to your insurance adviser
- Premium Finance

Changes to policy terms

Definitions

We have added 'Montenegro' to the list of countries within the 'Territorial limits', this reads as follows:

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, Montenegro, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain*, Sweden and Switzerland (including Liechtenstein).

*When driving **your car** in Spain, Section 12 - European Motoring Assistance, provided by the **RAC** does not cover Ceuta or Melilla.

Section 1 – Loss of or damage to your car

We have made the following changes to the excesses within Section 1 of your policy.

- Following a claim under Section 1 of your policy, should you prefer to use a repairer that is not an Aviva approved repairer, you will be required to pay an additional excess of £200.

This is confirmed in the following wordings within sub sections of Section 1 of your policy:

Section 1 – What if I want to use a garage of my choice?

We can arrange for **your car** to be taken to a repairer of your choice if it is closer than our nearest **approved repairer**. This may lead to delays in arranging the repairs. **We** will not be able to provide **you** with a courtesy car and the excess **you** must pay will increase. If using your own repairer, **you** should arrange for any **ADAS** defects to be recalibrated or repaired.

Section 1 - Excesses

- An excess is an amount **you** will have to pay towards any claim.
- An excess will apply to most claims.
- An additional accidental damage excess of £300 will apply if the driver of **your car** is aged 17 to 20.
- An additional accidental damage excess of £200 will apply if the driver of **your car** is aged 21 to 24.
- A further excess of £200 will apply if **you** choose to have **your car** repaired in a garage that is not one of our **approved repairers**.
- Your schedule will show the excesses **you** will have to pay towards any claim. If more than one excess applies to your claim, the excesses will be added together.
- If **you** are hit by an uninsured driver and provide **us** with the other driver's name, contact details and their vehicle registration number, **we** will refund the excess **you** have paid. This only applies where the driver of **your car** is not at fault.

What are the benefits of using our approved repairers?

Aviva provided benefit	Approved Repairer	Non-Approved Repairer*
Additional Non-Approved Repairer Excess to pay (as shown in your schedule)	No	Yes
Repair guarantee	✓	X
Reduced customer involvement prior to repair start date	✓	X
Aviva collection and return of your car	✓	X
Courtesy car for repair duration	✓	X

*Aviva does not provide these benefits if **you** use a garage that is not one of our **approved repairers**, if **you** use a non-approved repairer **you** will need to check what they provide.

Section 3 – Injury to you or your partner

We have limited the cover within Section 3 to the insured car and the wording now reads as follows:

If **you** or **your partner** suffer accidental bodily injury as a result of:

- a road traffic accident in direct connection with the use of **your car** and/or;
- travelling in, getting in to or out of **your car**

Section 8 – Glass

We have made the following changes to the excesses within Section 8 of your policy.

- Following a claim for glass replacement under Section 8 of your policy, the excess has increased to £125
- Following a claim for glass repair under Section 8 of your policy, we have introduced an excess of £20.

Section 8 now reads as follows:

We will pay for the replacement or repair of the glass in **your car's** windscreen, sunroof or windows if it is lost or damaged or the bodywork of **your car** suffers scratching arising solely from the breakage of glass. The most **we** will pay will be the **market value** of **your car**. **We** may use suitable parts not supplied by the original manufacturer.

You will have to pay the first £125 of the cost of glass replacement. If the glass is repaired rather than replaced the excess **you** will have to pay is £20.

A claim solely under this section will not affect your no claim discount.

Section 15 – Electric vehicle charging point cover

This has been renumbered as ‘Section 14 - Home charging point cover’, widening the cover to plug-in hybrids but, overall, the terms and conditions remain unchanged.

General Exclusions

We have added a General Exclusion under the first bullet point and this reads as follows:

- c. used while carrying more passengers than the vehicle is designed to accommodate and/or carrying persons who are not occupying a specific seat within the vehicle.

General Conditions

We have added a new condition to our cancellation rights which confirms we have a right to cancel in the event you harass our staff or representatives or behave in an abusive or threatening manner.



Been involved in an accident?

- Please report all accidents to us immediately on **0800 678 999** so we can tell you what to do next and help resolve any claim
- If you receive any contact from another party in relation to your claim, please re-direct this to us and we will handle it on your behalf

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