

# Private Car

(E-services)

Reference Guide



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## Introduction

This reference guide covers the following key areas:

- general and administration information about Aviva Private Car Insurance.
- areas which cannot be handled by software house quotation systems.

This reference guide is applicable to:

- any type of passenger- carrying vehicle (including utility vehicles constructed as such and cars and vans converted into utility vehicles) where the seating capacity does not exceed 8 persons including the driver and which is used in accordance with the Use classification on page 14.
- Vans and Pick-ups 3.5 tonnes gross vehicle weight (GVW) and under, insured in the name of individuals and used for Social, Domestic and Pleasure purposes (including commuting) only. Other vans must be insured through our Your Van product offering.

**Quotations for non-standard risks, obtained from the Aviva Centre of Excellence, may have differing terms and conditions applied. Foreign registered vehicles cannot be covered.**

### Policy covers

Available policy covers for new business risks:

- Comprehensive

A specimen policy which describes the insurance in precise terms is available on request.

Please note that in addition to its other terms, conditions and exclusions, the policy wording may incorporate provisions which restrict third party liability payments.

### Key benefits

- Policyholders can use our approved repairer network. We'll book the vehicle into an approved repairer, provide a free courtesy car for the duration of the repair and provide a lifetime guarantee on any repairs (subject to terms and conditions).
- Loaned vehicle cover. We will cover any motor vehicle loaned to the policyholder for up to 7 days by a garage, motor engineer or vehicle repairer while the motor vehicle described in the schedule is being serviced, repaired or having an MOT test.
- Uninsured driver promise. We will refund any excess and no claim discount will not be affected if the accident is proved to be the fault of an uninsured driver.
- Policyholders can call our claims helpline at any time – 0800 678 999, available 24 hours a day, 365 days a year.
- Optional RAC breakdown recovery in Great Britain, Northern Ireland, The Channel Islands and the Isle of Man.
- Breakdown cover within the EU, (excluding Great Britain, Northern Ireland, The Channel Islands and the Isle of Man) provided as standard.
- Replacement locks if ignition keys are lost or stolen.
- Replacement child seat cover up to £100 in the event of an accident or loss, even if the seat appears not to be damaged.

### Motor Insurers' Information Centre

Following the adoption of Article 76 of the Motor Insurers' Bureau Memorandum of Association we are duty bound to supply certain risk data to the Motor Insurance Database (MID) within 7 days of any issue of cover. Full details of the new business risk or mid-term alteration must therefore be provided to us immediately to ensure we meet our obligations.

### Risks of more than 5 vehicles

We have two products which are aimed at small to large fleet risks:

#### Minifleet

Risks of between 5 and 12 vehicles should be dealt with on our Minifleet contract providing you hold a Commercial Agency.

#### Fleetwise

Risks of more than 12 vehicles should be dealt with on our Fleetwise contract providing you hold a Commercial Agency.

## Payment of premiums

We may be willing to accept payment of monthly premiums by direct debit. Subject to acceptance:

1. A monthly administration fee is payable for this facility at 8% of the premium.
2. payment of the premium plus the administration fee payable by direct debit will be required over 12 monthly instalments.

The monthly payments should be calculated as follows:

Annual premium	£500.00
Administration charge at 8%	£40.00
Monthly payment	£45.00
Direct debit	12 x £45.00

# Club insurance eligibility and selling features

## Claims Helpline

Policyholders should call the Aviva motor claims helpline if they need to make a claim or need assistance in the event of an accident. By calling the helpline we can tell them what to do next and help resolve any claim.

# 0800 678 999

### Available 24 hours a day, 365 days a year:

- following an accident/emergency
- to make a claim
- for glass breakage/damage
- for Breakdown Assistance (Gold policyholders only)

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

## Accident recovery service

If the policyholder is involved in an accident, they only need to make one call to the claims helpline and if the incident is covered we will arrange for:

- the car to be recovered
- a safe passage home or completion of the journey for the driver and passengers
- an Incident Manager to talk the policyholder through the claims process

If the incident is not covered under the policy we can still arrange to assist the policyholder. However, a charge will be made.

## Aviva approved repairers

Aviva policyholders have immediate access to an approved network of repairers offering:

- courtesy car
- lifetime guarantee on repairs
- direct billing to Aviva.

## Glass

Policyholders can call the claims helpline for repair or replacement of glass. An incident manager will immediately contact one of our nationwide approved glass companies to assess the damage and carry out the work.

A £75 excess applicable if the claim is solely in respect of windscreen, windows and sun roof replacement. In the event of glass repair the excess does not apply.

Claims for breakage of glass or scratching of bodywork caused solely by such breakage will not prejudice no claim discount on Comprehensive policies.

## European breakdown assistance

All Comprehensive insurance policyholders automatically benefit from free European Breakdown cover.

The cover provided by the RAC incorporates:

- In the UK – RAC rescue and recovery service on the way to the port – unlimited
- In the UK – replacement car in case the policyholders vehicle is involved in an accident or is stolen up to 7 days prior to departure and cannot be repaired or recovered in time – limit £750
- Roadside Assistance – limit £175
- Onward travel including car hire – limit £750
- Overnight accommodation – limit £35 per person per night (maximum £560)
- Replacement driver in the event of driver illness – unlimited
- Vehicle repatriation – limited to the market value of the car
- On return to the UK – RAC rescue and recovery service in the UK from the port – unlimited.

This cover operates in all countries within the policy territorial limits, and to most other countries to which Aviva is prepared to extend the territorial limits. RAC does not currently operate in Bulgaria, Israel, Iceland and Romania. Subject to driving in these countries being covered, the policyholder should pay for the services themselves and reclaim them from RAC on their return to the UK (see page 22).

## Optional extras

### Gold

Policyholders with Comprehensive cover have the option of purchasing our Gold add-on provided by the RAC. In doing so, they will benefit from the following:

- Breakdown rescue recovery service
- Free accident recovery – including 24 hour car hire and other onward travel options
- At home service

Access to other RAC membership benefits:

- Technical advice line
- Road traffic and travel information service
- Vehicle examination service

By purchasing Gold, the policyholder will also receive the following enhanced policy limits:

- Medical expenses - £500
- Personal accident - £10,000
- Personal belongings - £300

### Enhanced courtesy car

All policyholders have the option to add this cover to their policy.

Cover provides a courtesy car with a 1.6 litre engine, power steering and room to seat 5 people.



# General information

## Standard policy excess

All Comprehensive and Third Party, Fire and Theft policies incorporate an excess applicable to own damage (excluding glass) and fire and theft claims as follows:

The person driving or in charge of the car is aged:	Accidental Damage Cover	Fire and Theft Cover
	Excess Applicable	Excess Applicable
20 or under	£500	£200
21 to 24	£400	£200
25 and over	£200	£200

Policy excess may differ from those shown above, please contact the Aviva Centre of Excellence for confirmation.

## Voluntary excess

Voluntary excesses are available and can be selected when processing a quotation on your software house system.

The amounts are in addition to the standard policy excess and are only available to policyholders aged 21 and over and with Comprehensive cover.

## Annual mileage

An annual mileage discount may be available, subject to the eligibility contained within your quotation system.

### Qualifying criteria:

- Comprehensive cover
- Individual proposers aged 17–75

You may find it helpful to maintain a record of the mileage of the policyholders vehicle at the following times:

- at inception of the policy
- when a substitution of vehicle occurs
- when a claim is reported
- at every renewal

## Vehicle value

### Comprehensive cover:

- Up to £50,000 – there is no excess value charge
- Between £50,001 and £99,999 – an excess value charge will be applied by your quotation system
- Over £100,000 – refer to the Aviva Centre of Excellence.

Any vehicle with a value of £75,000 or more must be fitted with an approved tracking device.

Please refer to page 11 and 12

Certain vehicles under £75,000 carry a mandatory requirement for an approved tracking device. Where the rule applies it will be built into your software house quotation system. If you require further confirmation, please contact the Aviva Centre of Excellence.

# Areas not covered by quotation systems

## Quotations for firms

Software House quotation systems are unable to provide you with a guaranteed Aviva quote for risks in the name of a firm.

Recognising this problem we are happy to provide a free quotation service for these risks. To obtain an immediate guaranteed quotation please contact the Aviva Centre of Excellence. Risks covering individuals should continue to be quoted for using your quotation system.

The legal definition of a firm is as follows:

“Persons who have entered into partnership with one another are collectively called a firm and the name under which their business is carried out is called the firm name”.

The following cases show if a risk should be rated as a firm or as an individual:

1. **A Smith**  
Treat as an Individual.
2. **A Smith T/A Smith Haulage**  
Treat as an Individual.
3. **A Smith & B Smith T/As Smith Haulage**  
Treat as a Firm.
4. **A Smith & B Smith**  
Treat as a Firm.
5. **A Smith & Son**  
Treat as a Firm.
6. **A Smith & Co.**  
Treat as a Firm.

## Trailers

We will automatically indemnify the policyholder in respect of Third Party liability while a trailer is attached to the insured vehicle.

Subject to an additional premium, the policy may be extended to cover trailers on a Comprehensive or Third Party Fire and Theft basis while it is attached to the insured vehicle or detached from the insured vehicle.

The following trailers are acceptable:

- Box/open trailer
- Car transporter/vehicle carrying trailer for single vehicles (only acceptable for Social, Domestic and Pleasure use)
- Flatbed trailer
- Horsebox/livestock trailer
- Motorcycle carrying trailer (only acceptable for Social, Domestic and Pleasure use)
- Tipping trailer

Only one trailer per vehicle can be insured. We may be able to cover other types of trailers upon referral, please provide us with full details of the proposed trailer (make, model, value, identification number or mark).

The following trailers are unacceptable:

- Boat carrying trailers
- Exhibition/display trailers
- Folding campers
- Food or drink dispensing trailers
- Refrigerated trailers
- Touring caravans
- Trailer tents
- Unspecified trailers
- Working tool trailers

Cover for these may be obtainable under a household policy.

## Short-period policies

We will not provide cover for any term less than 12 months.

# Vehicle group referrals

## Private Cars

Any brand new private cars which do not appear on the E-Services system can be referred to the Aviva Centre of Excellence in Bishopbriggs for acceptance and rating.

Private cars registered prior to the current year and not listed on the E-Services system are unacceptable and we will not be willing to offer a quotation at new business stage. This also applies to kit cars, 'Q' plates and unregistered vehicles. For existing customers please refer to the Aviva Centre of Excellence for acceptance and rating.

## Vans and pick-up trucks

Vans and pick-up trucks 3.5 tonnes gross vehicle weight (GVW) and under, made for the European markets which are used for social, domestic and pleasure only should be rated as private cars.

These vehicles are listed on the E-Services system; any vehicles which are not listed should be referred to the Aviva Centre of Excellence for acceptance and rating.

## Motor caravans (European manufacture only)

A vehicle may not be rated as a motor caravan unless it has the following fixtures:

- At least one bed with a minimum length of 6 feet.
- Wardrobe(s).
- Permanent installation to house a water container.
- Seating arrangements for diners to sit at a table.

Vehicles which do not meet all the requirements, or those which are used as the main permanent residence, must be declined.

### Please note the following:

- The value of the fixtures and fittings must be included in the total value of the motor caravan.
- We are not prepared to offer laid-up cover on motor caravans at any stage of the life of the policy.

The following cover may be added to a Comprehensive policy at an extra charge.

### Loss or damage to:

1. Ancillary equipment comprising of awnings and general camping equipment, and
2. Personal belongings.

## Modified vehicles

Any vehicle which has been modified should be referred to the Aviva Centre of Excellence for acceptance and rating. Full details of the modification are required.

# 'Type' car terms & security

## 'Type' car terms & security

Our 'type' car terms are defined as follows. All the criteria is catered for within the E-Services system as are any premium loadings applying due to vehicle type.

### 'Type' G & H

	'Type' G	'Type' H
Minimum age	21*	25*
Driving restrictions	Named only	Named only

### 'Type' S, V and X

These are high theft risk vehicles which do not have adequate manufacturers fitted security. Acceptance of these vehicles (other than for Third Party Only) will be subject to a minimum level of aftermarket security being fitted.

### 'Type' Y & Z

The following compulsory accidental damage, fire and theft excess (no discount) applies and is in addition to any policy excess:

'Type' Y	£250
'Type' Z	£500

Voluntary excesses are not allowed in respect of 'Type' Y and Z vehicles.

Please note that the terms can apply in isolation or in combination with other 'type' terms, for example, Group 45GY, Group 49H and Group 45 HZS etc.

## Aviva Vehicle Security Policy

Aviva encourages the fitting of security devices by offering premium reductions where we consider that the risk of theft has been significantly reduced.

The following conditions apply:

1. Premium discounts will only be provided for Thatcham compliant security devices.
2. Where it is decided that mandatory fitting of a security device is appropriate for either a single vehicle or class of vehicles this must be Thatcham compliant for the risk to be accepted.
3. Aviva will only agree to allow a premium discount or other underwriting benefit or, in the case of mandatory fitting, accept the risk, where the security device has been fitted by an installer accredited to the Thatcham Registered Installer Scheme (TRIS).
4. Unless the device is fitted at manufacture stage, it must be TRIS compliant for any benefits to be awarded to the policyholder.
5. Any VSIB accreditation will continue to be accepted if installed pre July 2010.

### Acceptable devices

1. **Electronic combined alarm/immobiliser system or electronic immobiliser meeting the following criteria:**

- Petrol driven vehicles – Thatcham category 1, 2 or 2>1
- Diesel driven vehicles – Thatcham category L1, L2 or L2>L1

2. **Tracking and tracing devices approved by Aviva**

Contact the Aviva Centre of Excellence to find out whether your clients device is approved.

## Treatment of de-listed or deleted systems

The Thatcham security criteria is updated periodically to reflect changes in technology. A consequence being that some security devices that have been tested against the now redundant Thatcham security criteria are no longer considered to be Thatcham compliant.

In addition a number of devices have been deleted from the Thatcham security listings over the years.

In some cases we will continue to accept security products where they have been installed on or prior to the Thatcham deleted dates.

### Please note the following:

- 'Type' S vehicles must be fitted with at least the level of security noted below for the risk to be accepted:
  - Group 21 – 52 must have a minimum of Thatcham Category 2 electronic immobiliser for petrol driven vehicles, or L2 for diesel driven vehicles.
  - Group 53 and over must have a Thatcham Category 1 or 2>1 upgrade combined alarm and immobiliser for petrol driven vehicles or categories L1 or L2>L1 for diesel driven vehicles.
  - 'Type' S terms do not apply to vehicles garaged in the Channel Islands, the Scilly Isles, the Isle of Man and the Scottish Islands.
  - 'Type' V and X terms apply to all districts.
  - Any vehicle with a value of £75,000 or more must, as a minimum, be fitted with an approved tracking device. The tracking device must be fitted within 30 days of the cover starting.
  - Security fitted as standard to a vehicle at manufacture stage will have been reflected in the vehicle's group rating – no other security benefits are allowable.
  - For non-standard referral business, additional security may be required. The Aviva Centre of Excellence will advise you if this is the case.
  - Security discounts are not available where the policy cover is Third Party Only.
  - The fitting of more than one Thatcham complaint alarm/immobiliser will not merit more than one discount.
  - Except where the device has been fitted at manufacture stage, proof of fitting must be provided by a TRIS fitting certificate. The certificate of fitment is only acceptable if it is signed and validated by a TRIS accredited installer's embossing stamp. You should retain a copy on file for reference in the event of a theft claim.

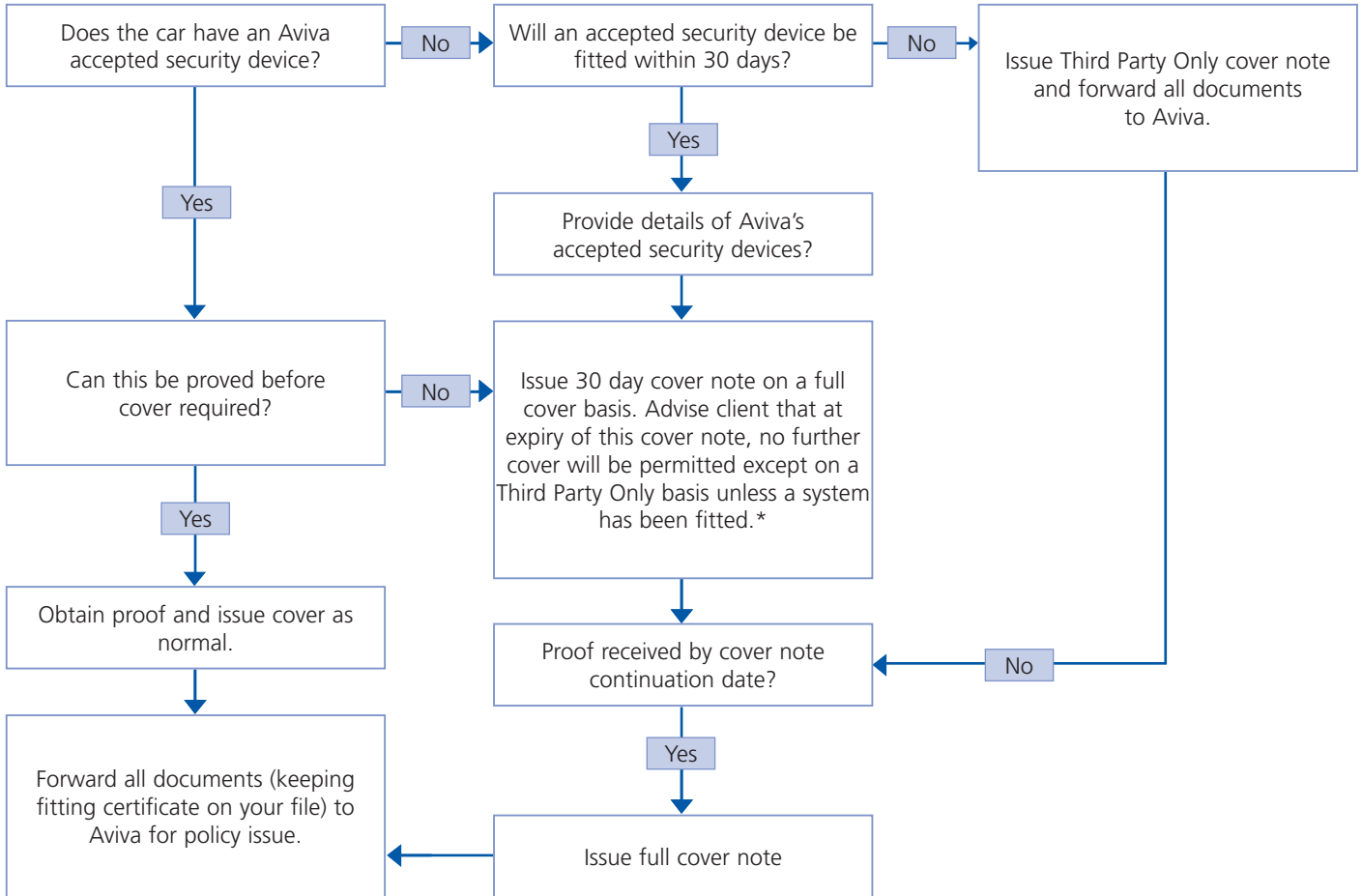
The only exception to proof of fitting being provided by a TRIS certificate of fitment is when the device is the vehicle manufacturer's own make and is fitted by a vehicle manufacturer's franchised dealer.

# Compulsory security – policy administration procedures

## 'Type' S,V & X vehicles

If the policyholder's vehicle is 'type' S,V or X, please refer to the flow chart below. It illustrates procedures which must be adhered to, but will enable you to issue cover.

Applicable to proposers/policyholders where the vehicle is a 'type' S vehicle and fitting of an approved security device is compulsory.



\*please note that for Northern Ireland risks cover should be withdrawn on expiry of the cover note.

# Vehicle Use

## **Individuals – social, domestic and pleasure.**

Use for social, domestic and pleasure purposes, excluding use for travel to and from a place of paid employment or for business purposes.

## **Individuals – social, domestic and pleasure and commuting.**

Use for social, domestic and pleasure purposes and travel to and from a place of paid employment, excluding use for business purposes.

## **Individuals – standard use.**

Use for social, domestic and pleasure purposes and use by the policyholder or the policyholder's partner in person in connection with the policyholder's business. In respect of vans and pick-up trucks, use will be solely for social, domestic and pleasure purposes.

Excluding use for hiring, any purpose in connection with the motor trade or any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any such statutory authorisation of any such event.

## **Individuals – Extensions to standard use.**

- Professional driving tuition.
- Carriage of goods for hire and reward.
- Limited motor trade purposes (see page 16).
- Business use by the employees of the policyholder or the policyholder's partner.

## **Companies/Firms – standard use.**

Use for social, domestic and pleasure purposes and use for the policyholder's business.

Excluding use for hiring, any purpose in connection with the motor trade or any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any such statutory authorisation of any such event.

## **Companies/Firms – Extensions to standard use.**

- Professional driving tuition.
- Carriage of goods for hire and reward.
- Limited motor trade purposes (see page 16).

## **Please note the following:**

- Farmers can have 'business use' by the employees of the policyholder or the policyholder's partner at 'standard use' rates, provided that their occupation is solely that of a farmer.
- If business use by a named driver (other than policyholder or the policyholder's partner) is requested – please refer to the Aviva Centre of Excellence with full details of use required.

## **Company vehicles owned by a firm but insured in an individuals name.**

Company vehicles should be insured in the name of the company. An exception can be made when the company vehicle is used solely by an individual in connection with his/her business.

In this situation, the policy may be issued in the name of an individual on standard use rates.

Driving must be restricted to named drivers.

Indemnity to owner cover can be endorsed on to the policy without additional charge. (Clause 60).

The policyholder should be made fully aware that under standard use there is no cover for business use by any drivers other than the policyholder or the policyholder's partner.

## Driving other cars extension

The certificate of motor insurance will indicate whether or not driving other cars extension (DOC) has been granted.

In order for DOC to be granted, the following criteria must be met:

- The car does not belong to the policyholder
- The policyholder has Comprehensive cover
- The policyholder was aged 25 or over at inception or last renewal.
- The car is being used with the owners express consent.
- The policyholder still has their own car and it has not been damaged beyond cost effective repair.

The wording on the certificate of motor insurance is as follows:

Under the terms of Section 2 of the policy – Your liability, the policyholder may subject to the owners express consent also drive a Motor Car not belonging to the policyholder and not hire to the policyholder under a hire purchase or lease agreement.

## Courtesy car and loaned vehicle cover

In the event of the policyholder receiving a courtesy car in the event of a claim or a loaned vehicle from a garage while the vehicle covered under the policy is being serviced, repaired or having an MOT test we now include the following wording on the certificate of motor insurance:

1. Registration mark of vehicle:

AB12 XYZ

- Any vehicle loaned to the policyholder or any other person or classes of persons entitled to drive as described below, for a maximum of 7 days from a garage, motor engineer or vehicle repairer while the vehicle registration described above is being serviced, repaired or having an MOT test.
- Any vehicle loaned to the policyholder or any other person or classes of persons entitled to drive as described below, by an Aviva nominated supplier as a result of a claim under this policy:
  - (i) while the vehicle registration described above is being repaired or replaced or
  - (ii) following theft of the vehicle registration described above.

This automatic certificate wording does not cater for:

- dealer test drive cars which should be insured under the dealers Motor Trade facility.
- non-courtesy car related temporary substitution or additional vehicles.

## Car sharing

The receipt of contributions as part of a car sharing arrangement for social or other similar purposes in respect of the carriage of passengers on a journey in a vehicle insured under the policy will not be regarded as the carriage of passengers for hire and reward (or the use of the vehicle for hiring) provided that:

- the vehicle is not constructed or adapted to carry more than 8 passengers (excluding driver).
- the passengers are not being carried in the course of a business of carrying passengers.
- the total contributions received for the journey concerned do not involve an element of profit.

## Carriage of school children

Carriage of school children for hire and reward can only be provided under our Taxi product offering, unless use conforms with that described in the above section titled Car sharing.



## Competitions, rallies or trials (including track days)

Our private car policy cover excludes use for any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise and irrespective of whatever this takes place on any circuit or track, formed or otherwise, and regardless of any such statutory authorisation of any such event. While we are prepared to give cover participating in a competition or rally we are not prepared to cover the risk arising while the vehicle is competing on a Special Stage or Section. When rally cover is provided speed testing, racing and pace-making are still excluded.

Requests to provide this type of cover must be referred to the Aviva Centre of Excellence. For single events, details as to the type and status of event (whether local car club event, National 'B', National 'A' or International etc.) and name of organising club should be provided.

Requests to provide cover while participating in track day events and the like must be referred to the Aviva Centre of Excellence. Full information relating to the event must be provided before cover can be considered. If granted, cover will be subject to additional premium and terms. Acceptance criteria and terms vary and must not be taken as a precedent that any subsequent events will be acceptable or attract the same terms.

## Vehicle test drives

Available on request. Please refer to the Aviva Centre of Excellence.

## Treasure hunts

Treasure hunts fall within the competitions, rallies or trials exclusion but cover will be given. Policies may be extended by the issue of a cover note at no additional premium.

## Road safety rallies

The exclusion will not be deemed to apply while the vehicle described in the schedule is being used in a road safety event falling within the following definition:

'An event organised for the purpose of encouraging road safety in which the route will not exceed 100 miles and no merit is attached to a competitors performance on the public highway except in relation to good road behaviour and compliance with the Highway Code.

If such event includes driving tests the driving area shall not exceed 100 square metres and no test shall be timed'

## Use for journeys between home & normal place of business

Use by any permitted user for journeys between home and normal place of business, provided business calls are not made on the journey, is deemed to be use for social, domestic, pleasure and commuting.

## Persons engaged in the Motor Trade

Standard use can be extended for use in connection with the Motor Trade provided the use:

- is restricted to social, domestic and pleasure purposes only while driving vehicles not described in the schedule.
- excludes experiments, tests, tuition, demonstration and breakdown purposes in connection with the business of the policyholder, the policyholder's employer or the policyholder's partner.

Any wider use must be covered under a separate Motor Trade policy.

Vehicle delivery risks (including towing a trailer) are not normally acceptable, other than when part of a fleet-sized risk.

## No claim discount (NCD)

Policyholders will receive a discount for each claim free year of motoring (maximum 5 years). A fault claim will result in the NCD being reduced by two years from the level reached at the renewal prior to the claim.

Please note the following:

NCD may be allowed in respect of risks transferred to us from other insurers subject to the production of the previous insurer's last renewal notice or other satisfactory proof.

The NCD claimed must have been earned under a private car or commercial vehicle policy terminated within the last 2 years.

The amount allowed will be:

- for transfers from a non-protected scheme – the equivalent number of years on our scale of the NCD allowed on the renewal notice. Where a loss has occurred our normal NCD stepback rules apply.
- for transfers from a protected scheme – that which would have applied on our NCD scale had such previous NCD not been protected, also taking into account the claims record since the last renewal.
- for transfers from an insurer with no NCD scale – based on the number of claim free years declared on the statement of fact.

In the event of a claim, NCD stepback rules apply (see page 18).

### Introductory NCD for new proposals

Where applicable, your software house quotation system will apply the introductory NCD.

### Introductory NCD for existing business

### Proposers with more than one private car insured with Aviva

Applicable to individuals where the main user:

- is accident, loss and conviction free (except for one category A offence) in the previous 12 months.
- has no loading applied to the risk on account of experience. The vehicle must be insured by the policyholder or the policyholder's partner.

Driving option	NCD level
Insured only or Insured and spouse/partner	Allow same number of years as earned on the first vehicle
Named drivers or open driving	Allow same number of years as earned on the first vehicle up to a maximum of 2 years

### Proposers who have previously had the full use of a company car

Applicable to individuals aged 25-75 who:

- have had the sole\* use of a company car, including use for social, domestic and pleasure, and
- have lost this use within the previous 12 months, and
- are the registered keeper of the proposed vehicle, and
- have no loading applied to the risk on account of experience.

\*where fellow employees had occasional use, we would still consider.

Please note the following:

- Normal NCD stepback rules apply. Protected NCD is not allowable until first renewal providing there have been no claims in the first year of insurance.

**Protected NCD**

Maximum NCD will be preserved provided not more than 2 claims are made in any consecutive 5 year period.

Only available to individuals aged 25 and over and firms where:

- the proposer has at least 4 years NCD entitlement. If such entitlement arises as a result of NCD being previously protected with Aviva the proposer must have had no claims which would have prejudiced NCD in the last 2 years.

Please note the following:

- protected NCD may only be provided at inception or renewal.

**Transfer of NCD between vehicles**

The discount is earned singularly for each vehicle and can only be transferred to another vehicle when the one on which the discount has been earned has been disposed of.

**NCD notes**

- A fault claim will move the NCD entitlement at the renewal following the occurrence back two steps in the NCD scale applicable at renewal (or the inception date) prior to the occurrence.
- All NCD will be lost following a fault claim where the insured is entitled to 2 years NCD or less.
- Once a fault claim has been settled, the policyholder may reimburse us with the full outlays incurred in order to preserve their NCD. Under normal circumstances no administration charge will be made, however, we reserve the right to make a charge or refuse the request at our sole discretion.

Where there has been 1 or more fault claims in the previous 12 months (and NCD is not protected):

Current NCD	Number of fault claims	New NCD
Intro	1 or more	0
0	1 or more	0
1	1 or more	0
2	1 or more	0
3	1	1
3	2 or more	0
4	1	2
4	2 or more	0
5	1	3
5	2	1
5	3 or more	0

Where there has been 1 or more fault claims in the previous 12 months (and NCD is protected):

Current NCD	Number of fault claims	Total in last 5 years	New NCD
4 Protected	0	0 or 1	5 Protected
4 Protected	1	1	4 Protected
4 Protected	1 or 2	2	4
4 Protected	2 or 3	3	2
4 Protected	3 or 4 or more	4 or more	0
5 Protected	0	0 or 1	5 Protected
5 Protected	1 or 2	2	5
5 Protected	2 or 3	3	3
5 Protected	3 or 4	4	1
5 Protected	4 or 5 or more	5 or more	0

Please note the following:

- it is only possible for a risk with protected NCD to have had 1 fault claim prior to the last year of insurance.

## Laid-up vehicles

### Vehicles laid-up at inception

This cover is not available.

### Vehicles laid-up at mid-term or at renewal

The following covers are available:

- Fire & Theft only (vehicle value not exceeding £5,000)
- Fire, Theft and Accidental Damage (vehicle value not exceeding £50,000)

#### Please note the following:

- the insured vehicle must be locked in a private garage.
- while the vehicle is locked in a private garage, the excess and any security requirements still apply.
- this cover is not available to policyholder's who have earned a discount for limited mileage or the vehicle insured is a motor home/caravan, or vehicle which exceed the above value limits.
- when the laid-up cover is requested, we will note our records and the policyholder must surrender the current certificate of motor insurance
- subject to cover being granted and the laid-up period is more than 28 days, we will issue a refund of premium when the cover is reverted back to road risk.
- if the laid-up period is less than 28 days, no refund will be given.

## Occupation

If any of the following occupations are declared then please refer to the Aviva Centre of Excellence

Sports	Entertainment	Related Entertainment	Other
Footballer	Actor/Actress	Choreographer	Circus Worker
Golfer	Broadcaster	Fashion Photographer	Croupier
Jockey	Broadcaster TV/Radio	Film Director	Dealer - general
Professional Boxer	Classical Musician	Film Producer	Diplomat
Professional Wrestler	Dancer	Floor Manager	Gambler
Rally Driver	Disc Jockey	Hypnotist	Gaming Club
Sportsman	Entertainer	Interviewer	Itinerant worker
Sportswoman	Exotic Dancer	Journalist	Manager
Trainer	Jazz Composer	Journalistic Agent	Gaming Club Proprietor
	Magician	Mobile Disc Jockey	Metal Dealer
	Musician	Mobile Disco Owner	Scrap Metal Dealer
	Opera Singer	Model	Waste Dealer
	Radio Presenter	Producer	
	Showman	Promoter	
	Sports Commentator	Radio Director	
	TV Presenter	Radio Producer	
		Script Writer	
		Theatrical Agent	
		TV Producer	
		Writer	

# Physical infirmities

## Notification of physical infirmities

The Department of Transport leaflet D100 which is available from Post Offices gives information relating to the legal requirement for drivers to inform the DVLA of any disability (including any physical or mental condition) which is or may become likely to affect fitness as a driver.

The following conditions must be advised to the DVLA:

- Epilepsy
- Fit(s) or blackout(s)
- Severe and recurrent disabling giddiness
- Diabetes controlled by insulin
- Diabetes controlled by tablets
- An implanted cardiac pacemaker
- An implanted cardiac defibrillator (ICD)
- Angina (heart pain) which is easily provoked by driving
- Persistent alcohol misuse or dependency
- Persistent drug misuse or dependency
- Parkinson's disease
- Narcolepsy or sleep apnoea syndrome
- Stroke, with the symptoms lasting longer than one month, recurrent 'mini-strokes' or TIAs
- Any type of brain surgery, severe head injury involving in-patient treatment or brain tumour
- Any other chronic neurological condition
- A serious problem with memory or episodes of confusion
- Severe learning disability
- Serious psychiatric illness or mental ill-health
- Total loss of sight in one eye
- Any visual condition affecting both eyes or remaining eye if one eye only (excluding short/long sight or colour blindness)
- Any visual condition affecting your visual field
- Any persistent limb problem which requires your driving to be restricted to certain types of vehicles or those with adapted controls

Provided that a notifiable condition has been advised to the DVLA\* and a driving licence has been issued, risks disclosing a physical or mental condition can be accepted at normal terms. We do not require the completion of any medical reports or questionnaires.

\*We will also accept written confirmation from a driver's Doctor advising that a condition need not be notified to the DVLA.

## Continental use

Our Private Car policy automatically extends to provide full cover, while the policyholder is driving the vehicle described on the schedule, within the territorial limits.

All countries within the territorial limits have agreed that a Green Card is not necessary for travel. The certificate of motor insurance provides sufficient evidence that the policyholder is complying with the laws on the minimum compulsory insurance of motor vehicles in any of the countries within the territorial limits that they may visit.

### Requests for Continental use should be handled as follows:

#### Countries included in the territorial limits

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

As long as the policyholder's visit is confined to these countries, and complies with the restrictions within the policy wording:

- advise that a Green Card is not required and there is no charge

#### Other Green Card countries

Israel, Montenegro, Morocco, Tunisia and Turkey

- refer to the Aviva Centre of Excellence for a Green Card and confirmation of the additional premium payable

We are not prepared to provide cover in any of the following Green Card countries:

Albania, Belarus, Bosnia-Herzegovina, Cyprus – North, Former Yugoslav Republic of Macedonia, Iran, Iraq, Moldova, Russia and Ukraine.

#### Any other countries

We are not prepared to offer cover in any other country as they are not members of the Green Card system.

#### Please note the following:

- the vehicle must normally be kept in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- use of the vehicle for visits to countries outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man must be of a temporary nature, not exceeding 3 months in any one trip. Refer to the Aviva Centre of Excellence where trips of a greater duration are to be undertaken.
- a UK Green Card must not be issued for a vehicle that does not have UK registration plates.
- the cover for Cyprus is restricted to geographical parts of Cyprus which are under the control of the Government of the Republic of Cyprus.
- the cover for Serbia is restricted to the geographical parts of Serbia which are under the control of the Government of the Republic of Serbia.

## Policy administration procedures & documentation

### Guaranteed quotes

New business and mid-term adjustment quotations are guaranteed for a period of 30 days unless otherwise communicated by Aviva.

### Mid-term adjustments

A £10 administration fee, subject to IPT, applies to mid-term adjustments; this will be included in the E-Services system calculation.

### Cancellation of policies

Intermediaries should not cancel a policy on behalf of Aviva without specific authorisation to do so. Failure to obtain such authorisation could prejudice Aviva with regard to subsequent claims.

The policy gives the insured a contractual right to a premium refund in respect of cancelled cover, less a proportionate deduction for the time Aviva has provided cover. Subject to a £25 administration fee. and IPT.

No administration charge applies if the policy is cancelled within the statutory cooling-off period.

Any refund will be calculated from the date that the insured surrenders their certificate of motor insurance.

### Renewals

E-Services renewals are calculated by Aviva 42 days in advance, you should receive the renewal within 48 hours which is within the Financial Conduct Authority guidelines of 21 days.











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