Motor Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Complete Motor

AVIVA
PRIVATE CLIENTS

Risks are underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a High Net Worth Motor Insurance policy designed for owners of high value and/or multiple vehicles.
It covers your vehicle damage and your liability on a selective basis, depending on those sections purchased by you, and includes as standard cover for your breakdown solutions and your motor legal expenses.

What is insured?

Your Vehicle Damage

- ✓ Total loss to your insured vehicle up to the agreed value as shown in the schedule, or if the vehicle is less than 24 months old we will replace the vehicle with a new vehicle. We will pay the market value where a vehicle is not listed in the schedule.
- ✓ Cover for any person driving an insured vehicle listed in the schedule with your permission, who is licensed to drive.
- ✓ Comprehensive cover whilst you or any named driver is driving any vehicle not owned by you or any named driver and not listed in the schedule.
- ✓ We will pay for a hire car up to a maximum of £10,000 if the insured vehicle is stolen or damaged.
- ✓ Rallies: We will cover the insured vehicle while you are taking part in an officially organised rally on the public highway.
- ✓ Track Cover: Costs to repair the insured vehicle if it is damaged up to £150,000 if you are a member of a registered vehicle club and drive an insured vehicle at a track event in the United Kingdom.
- ✓ Airside: Loss or damage that happens while an insured vehicle listed in the schedule is on any part of an airport and driven by an insured person. Cover limited to £25,000,000 any one occurance.
- ✓ Finance Gap: Any unpaid amount due on the lease or finance of the insured vehicle in excess of its agreed value if the insured vehicle is stolen or totally destroyed.
- ✓ Newly Purchased Vehicle: Up to 10% of the combined value of the insured vehicles on your schedule, up to a maximum of £2,500,000, whichever is less.

Your Liability

- ✓ We will pay up to an unlimited sum for third party injury and up to £20,000,000 for third party property damage.
- ✓ Reasonable legal fees and expenses which are incurred by you in defending legal claims brought by a third party for legal damages.
- ✓ Medical Expenses: up to £500 for each insured person.
- ✓ Personal Accident: £50,000 if you or a household member is injured while entering or exiting a vehicle which is privately owned.

What is not insured?

Your Vehicle Damage

- ✗ People who permanently reside with you are only covered to drive if they are named on the schedule.
- ✗ We may choose to exclude cover for an insured person to drive an insured vehicle with your permission, or to drive a vehicle not owned by you or any named driver and not listed in the schedule.
- ✗ Track Cover: You are not covered whilst taking part in any speed testing, pace-making racing or time trials, liability cover excluded.
- ✗ Airside: The vehicle must be escorted by an airport vehicle.
- ✗ Finance Gap Cover: any unpaid amounts due to overdue lease or finance payments; financial penalties; extended warranties, credit life insurance, health, accident or disability insurance purchased with the lease or finance; carry-over balances from previous loans or leases or finance.
- ✗ Newly Purchased Vehicle: When the vehicles are being used by an insured person.

Your Liability

- ✗ We will only pay your legal fees if you obtain our written consent before any legal work is undertaken at any stage in a legal claim.
- ✗ We do not provide cover for countries outside of the territorial limits shown in your policy.
- ✗ Medical Expenses: Expenses for any injury you sustain as the driver or passenger in any vehicle with less than four wheels.
- ✗ Personal Accident: Death or injury caused by post-traumatic stress disorder or any psychological or psychiatric condition which does not result from an occurrence which is covered under this policy and which is diagnosed by a medical practitioner.

Your Breakdown Solutions

- ✗ The most we will pay is the cost of 10 litres of correct fuel and £250 in total for each claim.

Your Motor Legal Expenses

- ✗ Costs charged by a solicitor or claims adjuster without our prior consent.
- ✗ Any claim must have a greater than 51% prospect of success for a claim to be considered.

What is insured? (Continued)

Your Breakdown Solutions

- ✓ Unlimited call outs for roadside assistance, home start and recovery in the United Kingdom and Europe. This section of cover is administered by ARAG plc and is covered on behalf of ARAG Legal Expenses Insurance Company Limited.
- ✓ Cover is provided for any insured person whilst driving a vehicle listed in your schedule.
- ✓ If the insured vehicle has the wrong type of fuel filled into its tank, we will drain and flush out the fuel tank at the roadside or at suitable garage.

Your Motor Legal Expenses

- ✓ Cover for personal injury and uninsured loss recovery up to £150,000 per incident. This section of cover is administered by Lawshield UK Ltd and is covered on behalf of ALLIANZ INSURANCE plc (trading as Allianz Legal Protection).
- ✓ Cover up to £100,000 for defending the insured person's legal rights after an event which gives rise to a criminal prosecution.

What is not insured? (Continued)

Your Motor Legal Expenses (Continued)

- ✗ Cover is provided on the basis that the date when the motor offence occurred is within the period of insurance and the insured person is facing disqualification or suspension of their driving licence and there are prospects of success to secure a not guilty verdict.

General Exclusions applicable to all Sections

- ✗ Competitive racing, unless covered under Rallies and Track cover.
- ✗ Participation in the Nürburgring, the Cannonball Run, the Gumball Rally, the Modball Rally and the Supercar Run
- ✗ Dishonest, intentional acts and misappropriation.
- ✗ State of intoxication.
- ✗ Any insured person engaged in the motor trade (for example, selling, servicing, testing, storing, parking or delivering vehicles).
- ✗ Loss arising from ownership, maintenance or use of any vehicle with fewer than four wheels, unless the vehicle with less than four wheels is specified in the schedule.
- ✗ Any person who uses the insured vehicle without permission from you or a household member.
- ✗ Loss or damage while the insured vehicle is being hired, or used to carry people or property for a fee.
- ✗ Your excess which will be shown in your policy schedule or your policy wording.

Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! You must tell us if you sell or dispose of any insured vehicle that is listed in your schedule.

Where am I covered?

- ✓ This insurance covers you in the territories listed in your policy wording.

What are my obligations?

- You must tell us as soon as practicably possible of any change in the information you have provided to us which happens before or during any period of insurance.
- You must take practical steps to protect your property and prevent and mitigate all loss, damage, liability, legal claims, cost and/or expenses covered by this policy.
- You must maintain your insured vehicle in a roadworthy condition and install any safety critical software updates made available by the vehicle manufacturer.
- After an occurrence you must take all practical steps to protect the insured vehicle from further loss or damage, and make any emergency repairs that are required to protect it. You must keep an accurate record of expenses incurred.
- You must co-operate with us fully and provide all information that we require.
- After any incident or occurrence which may lead to a claim, you must not admit liability, not offer to pay for any damage, not appoint legal representation without our written permission, send us every item of correspondence and legal documents you have, as well as details of any conversations relating to your claim.

When and how do I pay?

- For full details of when and how to pay, you should contact your insurance adviser.

When does cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.

How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). If you cancel before the cover starts we'll refund the premium you've paid. You can cancel your policy at anytime. If you cancel after your cover has started, we'll refund the premium you've paid, less a proportionate deduction for the time we have provided cover. You will not receive a refund of the premium if we have paid a claim during the period of insurance.