

Comprehensive Car Policy Summary and Other Important Information

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Aviva Insurance UK Limited.

What is Comprehensive Car insurance?

The Car policy protects you and your car, comprising *Comprehensive cover*, as selected by you when requesting the quote and itemised in your Policy Schedule. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your Policy Schedule.

What are the benefits and features of Comprehensive Car insurance?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet:

Cover	Included
Legal liability for death or injury to any other person, including passengers	✓
Legal liability for damage to other people's property	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓
Own damage (excluding glass) and fire & theft claims	✓
Personal injury: benefits for you and/your spouse/domestic partner for death or loss of limbs/sight	Up to £2,500
Medical expenses for anyone injured in your car	Up to £100
Cover for personal belongings which are in or on your car	Up to £150
Windscreen/window breakage	✓
New car replacement	✓
Replacement locks	✓
Accident recovery and Aviva approved Repair Service	✓
Recovery of your vehicle to your home or any UK destination if you are taken seriously ill and cannot continue your journey	✓

The following optional covers are also available:

- Legal Services
- Courtesy Car
- Enhanced Courtesy Car
- PhysioFast
- Foreign Use
- Europrotection
- Increased Personal Accident Cover.

If you have selected any of these options, they will be itemised on your schedule and the cover details will be set out in your policy booklets.

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What are the significant or unusual exclusions or limitations of Comprehensive Car insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections 1–14 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Third Party Only cover for the policyholder to drive other people's cars is only provided under Comprehensive policies where the policyholder is aged 25 or more at the commencement, or renewal, of the policy (see your Certificate).
- No cover is provided to secure the release of a motor vehicle, other than the vehicle identified on your certificate by its registration number, which has been seized by, or on behalf of, any government or public authority.
- The first part of any claim – this is known as the “excess” (see Section 1). These are detailed below:

Standard excess	As shown on your schedule
Use of a non approved repairer excess <small>This excess amount will apply in addition to any other excess shown in your policy wording and/or schedule</small>	£200
Additional young driver excesses for accidental damage claims are in addition to the standard excess:	
Aged 20 or under	£300
Aged 21 to 24	£200
Windscreen replacement excess	£75
Windscreen repair excess	£10

- Loss or damage arising from theft while the ignition keys of your car have been left in or on your car (see Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1)
- Loss of value following a repair (see Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1)
- The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (see Section 2)

Inappropriate use - see the General Exceptions section of your policy document

- We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the “Description of use” section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

How long does my Comprehensive Car insurance run for?

The policy will remain in force for 12 months from the date of commencement, (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later.

How do I make a claim?

Please report all accidents to us immediately on **0844 891 1111** so we can tell you what to do next and help resolve any claim on your behalf.

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.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. If you have a complaint regarding this insurance please contact us on 0844 891 1101. If your complaint is regarding a claim you have made please contact us on 0844 891 1111.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

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IMPORTANT INFORMATION

Please read the information below carefully and keep it for your future reference. Please note that a policy booklet will be issued with your policy, however a specimen copy is available on request. You can also view the full policy wording online at www.aviva.co.uk.

Material Facts

All material facts must be disclosed. Failure to do so could invalidate your policy. A material fact includes anything that appears within your Information Provided By You document and/or your Schedule such as the addition or change of driver, vehicle modifications or an offence, (including non motor related offences such as fraud, robbery, theft or handling stolen goods) or prosecutions pending, or infirmities of any driver. If you are in any doubt as to whether a fact is material then it should be disclosed to us. It is an offence under the Road Traffic Acts to make any false statement or withhold any material information for the purpose of obtaining a certificate of motor insurance. If any changes in circumstances arise during the period of insurance cover please provide us with details.

We recommend you keep a record (including copies of letters) of all information provided to us for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Data Protection Act

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Aviva Insurance UK Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and by re-insurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal research and statistical purposes and crime prevention. It may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have

told them who we are and what we will use their data for, as set out in this notice. In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you. In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and use of Third Party Information

In assessing your application, to prevent fraud, check your identity and to maintain our policy records, we may:

- search files made available to us by credit reference agencies who may keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.
- use information relating to you and your vehicle supplied to us by other third parties.

Continuous Renewal Payment Authority – e.g. Credit/Debit Cards

Where you select or have selected a continuous premium payment method, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premiums will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, we may need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by us or our agents.

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Marketing

Aviva or other Aviva group companies and their agents may use your information to keep you informed by post, telephone, e-mail, text messaging or other means of products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by us for these purposes. If you do not wish to receive marketing information please write to Aviva FREEPOST Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Customer Information

We like to hold as much information as possible about our customers to enable us to improve the products and services we offer. Any information which we do not have shows in your policy schedule as 'unknown'. It would help us if you could call us on 0844 891 1101 and provide these details to us to enable us to update our records. Also if any details recorded on the schedule are incorrect, please call us and let us know.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Claims History

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim.

When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held by the MID.

You can find out more about this from your insurer, or at www.mib.org.uk. You should show these notices to anyone insured to drive the vehicle covered under the policy.

Legal Procedure

The law of England and Wales will apply to this contract unless:

- (1) You and the Insurer agree otherwise; or
- (2) At the date of the contract you are resident of (or, in the case of a business the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law for that country will apply.

Telephone Call Recording

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

Call Charges

0844 numbers will be charged at 3p per minute from a BT landline. Calls from other networks may vary.

Our Regulatory Status

We are authorised and regulated by the Financial Service Authority ("FSA"). We are registered as Aviva Insurance UK Limited (Registered in England, No. 99122. Registered Office: 8 Surrey Street, Norwich, NR1 3NG) and our FSA registration number is 202280. You may check this information and obtain further information about how the FSA protects you by visiting their website www.fsa.gov.co.uk/register or by contacting them on 0845 606 1234.