

To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

Lines are open 24/7 all year round

UK manned call centre

IMPORTANT

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

You should call to report your claim as soon as possible and within 12 hours of the incident occurring.

Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- A like for like hire car
- Compensation for injury
- Recovery of other losses, such as loss of earnings

More information about legal cover can be found at: www.adrianflux.co.uk/legal-expenses
Our claimsline handlers will discuss your legal cover with you.

Reporting Fraudulent claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at www.insurancefraudbureau.org/report

Policy

Relax. We've got you covered

Private Car



Clubline from Aviva

Call us free on

0800 678 999

24 hour assistance, 365 days a year:

- Following an accident/emergency
- To make a claim
- For windscreen breakage/damage
- For Breakdown Assistance (Gold policyholders only)

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

Customers with Disabilities

This policy is also available in large print, audio and Braille. If you require any of these formats please contact your insurance advisor.

Introducing Private Car from Aviva

Thank you for choosing Private Car from Aviva, the motor insurance policy that gives you all you need – and the option of that little bit more!

You now have the reassurance of knowing that you are protected by the UK's largest insurer.

An insurer who looks after you when you need it. An insurer who helps when you are out there by the roadside... and after the event, with fast settlement of your claim.

With Aviva, you are in safe hands.

Contents

	Page(s)
Welcome to Private Car	3
Enjoy automatic membership to club benefits	
Why Clubline is good for you	
If you need to claim	
Key benefits	
Private Car Gold/Club Section . . . . .	.6
Contract of Insurance . . . . .	.7
Definitions . . . . .	.8
Policy Cover Index . . . . .	.10
Cover for your Vehicle . . . . .	.11
Liability to Third Parties . . . . .	.14
Additional Covers . . . . .	.16
General Exceptions . . . . .	.23
General Conditions . . . . .	.24
Complaints Procedure . . . . .	.26
Financial Services Compensation Scheme . . . . .	.27

Pages 11 to 24 include important information affecting your policy and your policy wording.

Welcome to Private Car

and automatic membership of our exclusive club benefits.

Welcome to Private Car from Aviva. This policy forms part of your legal contract with us and defines exactly what you are covered against. Please refer to your schedule for confirmation of the level of cover you have chosen. Choosing Private Car from Aviva, gives you automatic membership to our Club Insurance service and access to the exclusive Clubline claims service; **0800 678999**.

Why Clubline is good for you

Clubline is a freephone number, offering help and assistance in the United Kingdom, Channel Islands and the Isle of Man and operating 24 hours a day, 365 days of the year.

It is designed to ensure any motoring problems you encounter are resolved swiftly and smoothly, keeping your motoring life as stress free as possible.

If you need to claim

Simply phone the Clubline and a Club Personal Incident Manager will record details of the incident you describe. They will be able to confirm:

- Whether your policy covers you for the incident
- Any excess that you will have to pay
- All the steps involved in the process of making a claim.

Next...

You will be sent a statement of fact and contacted by your Personal Incident Manager to confirm the details that you have already provided to Clubline.

All you need to do is add any relevant information, check and sign it.

It's never been easier!

The practicalities

If you are involved in an accident, phone Clubline and if the incident is covered we will arrange for:

- Your vehicle to be recovered
- A safe passage home or completion of your journey for you and your passengers
- Your Personal Incident Manager to talk you through the claims process.

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

Welcome to Private Car Continued

If you have selected Club Gold Insurance from Aviva (outlined in the next section) and you require Breakdown Assistance, again call the Clubline and we will arrange for RAC to be with you as soon as possible.

Important

When telephoning Clubline, please try to have your policy number ready (as shown on your policy schedule). This will enable your Club Personal Incident Manager to find your policy records quickly and provide the level of service that you expect. For our joint protection, calls may be recorded and/or monitored.

Please ask your insurance adviser for our 'Driving on the Continent' booklet which contains information on driving abroad and what to do in the event of an accident abroad.

Key benefits

- Full Courtesy Car – Car for 14 days in event of total loss
- Uninsured Driver Promise – No loss of NCD and policy excess refunded following an accident that is the fault of an uninsured driver
- Recovery of your vehicle to your home or any UK destination if you are taken seriously ill and cannot continue your journey
- Child Seats – Replacement cover up to £100 per child seat in the event of an accident or loss
- Use our select repairer service and we will book your car into an approved repairer, provide you with a courtesy car for the duration of the repair (where your car is a 'grey' import a courtesy car will be supplied for a maximum of 7 days only) and guarantee the repairs for three years
- Replacement locks if keys are stolen
- No claims discount (NCD) up to 70 percent, with Protected NCD, offered subject to criteria
- Choice of Social, Domestic and Pleasure (SD&P), SD&P and Commuting, SD&P and Business use
- Free breakdown recovery whilst driving in the EU (other than Great Britain, Northern Ireland, The Channel Islands and The Isle of Man, unless 'Gold' cover is selected)
- Customers have access to our Motor Clubline – a 24-hour emergency claims and legal helpline
- Ability to identify and appoint the approved repairer best suited to your requirements and location
- Fast authorisation for repairs

- One-call to report all claim types and provide scene of the accident advice
- Unlimited audio equipment cover on manufacturer fitted systems.

Optional Extras

- Gold
- Club Assist
- Enhanced courtesy car
- Physiofast

These optional extras are available separately, or can be purchased as part of the packages below

- Family package
- Executive package
- Prestige package.

Prestige Package	Executive Package	Family Package
<p>Prestige Courtesy Car</p> <ul style="list-style-type: none"> <input type="checkbox"/> You are entitled to a Small Premium car, which provides a C Class Mercedes or similar. This includes air conditioning, electric windows and a CD player 	<p>Executive Courtesy Car</p> <ul style="list-style-type: none"> <input type="checkbox"/> You are entitled to a Class G car. This is a 2.5L Toyota Previa or similar. This includes electric windows and a CD player 	<p>Enhanced Courtesy Car</p> <ul style="list-style-type: none"> <input type="checkbox"/> You are entitled to a Class D car, which provides a 1.6 Vauxhall Astra or similar. This includes power steering and room to seat five people
<p>Gold</p> <ul style="list-style-type: none"> <input type="checkbox"/> As part of the Gold package you are entitled to enhanced level of cover, these can be found overleaf or for full details within section 15 	<p>Gold</p> <ul style="list-style-type: none"> <input type="checkbox"/> As part of the Gold package you are entitled to enhanced level of cover, these can be found overleaf or for full details within section 15 	<p>Gold</p> <ul style="list-style-type: none"> <input type="checkbox"/> As part of the Gold package you are entitled to enhanced level of cover, these can be found overleaf or for full details within section 15
<p>Physiofast</p> <ul style="list-style-type: none"> <input type="checkbox"/> You are entitled to free physiotherapy cover up to £400 with an approved physiotherapist we appoint following an accident, Please refer to your policy booklet for full detail 	<p>Physiofast</p> <ul style="list-style-type: none"> <input type="checkbox"/> This cover is not included within this package but can be purchased separately 	<p>Physiofast</p> <ul style="list-style-type: none"> <input type="checkbox"/> This cover is not included within this package but can be purchased separately
<p>Club Assist</p> <ul style="list-style-type: none"> <input type="checkbox"/> You have RAC legal expenses cover that provides a lawyer or other suitably qualified person appointed by us to act on behalf of an insured person for: <ul style="list-style-type: none"> a) Cost and expenses <input type="checkbox"/> All reasonable and necessary legal costs charged by the appointed representative and agreed by us b) Legal costs which an insured person has been ordered to pay a court or body which we have agreed or authorised <p>Full details can be found in your Club Assist policy booklet enclosed within your pack.</p>	<p>Club Assist</p> <ul style="list-style-type: none"> <input type="checkbox"/> You have RAC legal expenses cover that provides a lawyer or other suitably qualified person appointed by us to act on behalf of an insured person for: <ul style="list-style-type: none"> a) Cost and expenses <input type="checkbox"/> All reasonable and necessary legal costs charged by the appointed representative and agreed by us b) Legal costs which an insured person has been ordered to pay a court or body which we have agreed or authorised <p>Full details can be found in your Club Assist policy booklet enclosed within your pack.</p>	<p>Club Assist</p> <ul style="list-style-type: none"> <input type="checkbox"/> This cover is not included within this package but can be purchased separately

All the listed add-ons can be purchased separately as bespoke add-ons. Packages are available to Comprehensive policies only.

Private Car Gold from Aviva

(or Club Gold)

The option that gives you a whole lot more

Gold, the same great service but with higher and more extensive levels of cover.

Private Car Gold from Aviva, also known as Club Gold, goes even further, providing extra benefits to give you total motoring confidence. You will have the security of extensive cover, whether on the road or at home, in the event of breakdown, accident or theft, supported by an award winning claims service focused on restoring your enjoyment of car ownership.

Full Breakdown and Rescue cover, provided by RAC

It's no fun being stranded when the car suddenly breaks down, especially when you have passengers with you. Club Gold gives you the reassurance of:

- Roadside assistance
- At-home assistance

And if you breakdown away from home, Club Gold provides a choice of:

- Free courtesy car
- Overnight accommodation for driver and passengers
- Onward transportation of the car plus driver and passengers
- Onward transportation may be provided if the driver should fall ill
- Refund of the cost of public transport to enable the driver and passengers to complete their journey.

Personal Cover

- If the policyholder is travelling in any other car, you are covered for both roadside and home assistance
- Increased Personal Accident cover of £5,000 for you and your partner
- Increased Medical Expenses cover of £300 in respect of each person insured
- Increased Personal Effects cover of £200 per incident.

Contract of Insurance

This policy, the information you have provided and the schedule form the contract of insurance between you, the policyholder and us, Aviva.

In return for your premium, we will provide the cover shown in the schedule for accident, injury, loss or damage that happens within the territorial limits during the period of insurance.

Choice of Law

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 a 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 of that country will apply.

Changes we need to know about

Please tell us or your insurance adviser immediately you become aware of any changes to your circumstances which may affect this insurance or any other material facts eg. a change to the persons to be insured, motoring convictions of any of

the persons to be insured, a change of vehicle or a change of use to the vehicle.

Cancellation rights

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

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover.

To exercise your right to cancel your policy, please contact your insurance adviser at the address shown on your schedule.

You should also return your certificate of motor insurance immediately following cancellation.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the

statutory cooling off period, please refer to the General Conditions section of this booklet.

Additional Covers - Refund of Premiums

If you have purchased additional cover options with this policy, a refund may not be available on those additional covers if they are subsequently removed after the statutory cancellation period.

Administration charge

We reserve the right to apply an administration charge of up to £10 (subject to Insurance Premium Tax where applicable) for any adjustments you make to your policy.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Telephone Call Recording

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

Definitions

Wherever the following words or phrases appear, they will have the meanings described below.

You

The policyholder named in the schedule.

We, us

Aviva Insurance UK Limited except where otherwise shown for any policy section.

Schedule

The document which gives details of the cover you have.

The period of insurance

The period of time covered by this policy, as shown in the schedule, and any further period that we agree to insure you for.

Market value

The cost of replacing your car with one of a similar type and condition.

Excess

The amount you will have to pay towards any claim.

Accessories

Parts of your car which are not directly related to how it works as a car. This includes spare parts, audio equipment, multi-media equipment, communication equipment, personal computers, satellite navigation and radar detection systems providing they are permanently fitted to your car and have no independent power source.

Certificate of motor insurance

The current document that proves you have the motor insurance you need by law. The certificate shows who can drive your car, and what you can use it for and whether you are allowed to drive other cars. It is proof that you can use your car on a road or other public place, as required by the Road Traffic Acts.

The certificate does not show the cover you have.

Clause

Changes in the terms of your policy. These are shown in your policy schedule.

Fire

Fire, lightning and explosion.

Green Card

A document required by certain non-EU countries to provide proof that you have the minimum insurance cover required by law to drive in that country.

The cost of replacing your car with one of similar type and condition.

Period of insurance

The period of time covered by this policy as shown in the policy schedule and any further period for which we agree to insure you.

Personal belongings

Personal property within your car including portable audio equipment, multi-media equipment, communication equipment, personal computers, satellite navigation and

radar detection systems not permanently fitted to your car.

Policy Schedule

Details of you, your car and the insurance protection provided to you.

RAC

RAC Motoring Services or RAC Insurance Limited as shown in the relevant policy section
RAC, PO Box 700, Bristol BS99 1RB.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, the Republic of Ireland, Andorra, Austria, Belgium, 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, the Netherlands, Norway, Poland,

Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

Theft

Theft or attempted theft.

The insured/you/policyholder

The person or persons described as the insured in the policy schedule.

The insurer/we/us/the company

Aviva Insurance UK Limited except where otherwise shown for any policy section.

Your car

Any vehicle described in the schedule and any other vehicle for which details have been supplied to us and a certificate of motor insurance bearing the registration mark of that vehicle has been delivered to you and remains effective. Any vehicle loaned to you or a permitted driver shown on

your certificate of motor insurance by a supplier we have nominated following a claim under the policy.

Any vehicle loaned to you or a permitted driver shown on your certificate of motor insurance for up to seven days by a garage, motor engineer or vehicle repairer while the motor vehicle described on your policy schedule is being either serviced, repaired or having an MOT test.

Your partner

The husband or wife of the policyholder, or the policyholder's domestic or civil partner living at the same address as the policyholder and sharing financial responsibilities. This does not include any business partners or associates.

Policy Cover Index

	Cover	Comprehensive	Third Party Fire and Theft	Third Party Only	Page No.
Section 1	Loss of or damage to your car – if your car is lost, stolen or damaged	✓	Fire and Theft Only	✗	11
Section 2	Liability to third parties – covering other people and their property	✓	✓	✓	14
Section 3	Injury to you or your partner	✓	✗	✗	16
Section 4	Medical expenses and emergency treatment	✓	✗	✗	16
Section 5	Physiofast	Where shown in schedule	✗	✗	16
Section 6	Rugs Clothing and Personal effects	✓	✗	✗	16
Section 7	Child Seat Cover	✓	Fire and Theft Only	✗	16
Section 8	Payments made under compulsory insurance regulations	✓	✓	✓	17
Section 9	Emergency Treatment	✓	Excluding Vehicle Recovery	Excluding Vehicle Recovery	17
Section 10	No-claim discount	✓	✓	✓	17
Section 11	Glass in windscreens, sunroofs and windows	✓	✗	✗	17
Section 12	Suspending cover	✓	✓	✓	17
Section 13	Continental use and compulsory insurance requirements – minimum insurance while driving on the continent	✓	✓	✓	18
Section 14	Replacement Locks	✓	Fire and Theft Only	✗	18
Section 15	Gold Club Benefits	Where shown on schedule	✗	✗	19
Section 16	Continental Breakdown and Accident Recovery	✓	✗	✗	20

Cover for your Vehicle

Section 1 Loss or Damage to Your Car

If your car is lost, stolen or damaged, we will:

- Pay for your car to be repaired; or
- Replace your car; or
- Pay you a cash amount equal to the loss or damage.

We may decide to use suitable parts or accessories not supplied by the original manufacturer.

The same cover also applies to:

- Accessories
- Spare parts

relating to your car while these are in or on your car or while in your private garage.

The most we will pay will be the market value of your car at the time of the loss.

If we know that you are still paying for your car under a hire purchase or leasing agreement we will pay any claim to the owner described in that agreement. Our liability under this policy will then end.

Accident recovery

Within the territorial limits we can arrange for the protection and removal of your car to the nearest repairers. In the event of an accident please ring our Clubline and we will arrange for the following at no additional cost:

- Someone to come out and help. If your car cannot be made roadworthy immediately it will be taken to our nearest approved repairer
- Your car can be taken to a repairer of your choice if this is nearer, but this may lead to delays in arranging the repairs to your car
- Transport for you and your passengers home or for the completion of your car journey
- The onward transmission of any messages on your behalf
- Delivering the car back to your address in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man after the repairs have been carried out.

In providing accident recovery assistance we will use our reasonable care and skill when providing the service. We can, however, cancel services or refuse to provide them if, in

our opinion, the demands made are excessive, unreasonable or impractical.

Courtesy car and hire car

Courtesy cars are supplied to reduce your inconvenience and where possible ensure you remain mobile throughout the duration of your claim. It is not intended to be an exact replacement for your own vehicle. All courtesy vehicles with have comprehensive cover under your existing policy for the period of the loan, regardless of what level of cover you have requested for your car. (Please note that a courtesy car cannot be provided until your claim has been accepted and cover has been confirmed).

The table opposite tells you what type of courtesy car you will receive according to your policy cover and situation. This should be read in conjunction with the Important Information.

Important information

- A standard courtesy car is a Class A vehicle, which are small hatchback cars, similar to a Nissan Micra

Cover for Your Vehicle Continued

- An enhanced courtesy car is a Class D vehicle, which are 5 door cars with an engine size of 1.6 litre, with room to seat 5 people, similar to a Vauxhall Astra
- An executive courtesy car is a Class G vehicle, which are large family cars, similar to a Vauxhall Omega
- A prestige courtesy car is a Class W2 vehicle, which are more business style vehicles, similar to a Mercedes C class
- If your vehicle is immobile or unroadworthy we aim to provide a courtesy or hire car within **one working day** (however, if an incident occurs during a weekend it may not be possible to provide a courtesy car until the following Monday)
- In order to avoid undue delays, please advise us during the early stages of your claim if an automatic transmission courtesy car is required. Automatic courtesy cars can be supplied, providing the car being repaired is an automatic
- A 'grey' import is a vehicle that does not comply with European Union vehicle type specification and which is imported from outside the UK (usually Japan).

New car replacement

We will replace your car with a new car of the same make and specification (if one is available in the UK) if, within 12 months of you or your partner buying the car from new:

- the cost of repairing any damage covered by the policy is more than 60% of the car's list price (including car tax and VAT) when you bought the car; or
- your car is stolen and not recovered.

We will only replace your car if:

- you or your partner own the car or are buying it under a hire-purchase agreement (not a leasing, contract-hire agreement, or other type of agreement where ownership of the car does not pass to you);
- the Financing Company agrees; and
- you or your partner are the first registered keeper of the car or you or your partner are the second registered keepers of the car, if your car has been pre registered in the name of the manufacturer or supplying dealer, providing at the time of purchase by you or your partner, the mileage of the car was less than 250 miles
- Cars sold as 'ex demonstrators' and 'nearly new' do not qualify for replacement under this section.

Exceptions to Section 1 of your policy

Your policy does not cover the following:

1. *loss of use, wear and tear, depreciation, mechanical, electrical, electronic, computer failures or breakdowns or breakages.*
2. *loss or damage arising from theft whilst the ignition keys of your car have been left in or on the car.*
3. *damage to tyres by braking or by punctures, cuts or bursts.*
4. *loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.*
5. *loss of value following repair.*
6. *confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.*

Excesses

If your car is lost, stolen or damaged you are responsible for paying the excess shown on your schedule, no matter how the loss or damage happened.

The excesses shown below will apply as well as any other excess for damage claims, while the person driving your car is :

	Excess amount
a aged 20 or under	£250
b aged 21 to 24	£150

If you are only claiming for loss of or damage to the glass in your car's windscreen, sunroof or windows, or for any scratching of the bodywork arising solely from the breakage of glass, the excesses set out above will not apply. You will, however, have to pay the first £75 of the cost of glass replacement. This excess for glass:

- will not apply when the glass is repaired rather than replaced
- overrides any other general excess that would otherwise apply to glass claims.

Uninsured Driver Promise

If the driver of your car is involved in an accident caused by an uninsured motorist, we will refund the cost of any excess you have had to pay. You must provide:

- The vehicle registration and the make/model of the car; and
- the driver's details.

This promise only applies where the driver of your car was not at fault for the accident.

What cover have I got?	What is my situation?	What am I entitled to?
<ul style="list-style-type: none"> Standard courtesy car on comprehensive policies 	<ul style="list-style-type: none"> My car is being repaired by an Aviva Approved Repairer My car is being repaired by a repairer of my choice My car cannot be repaired or has been stolen My car is a 'grey' import and needs to be repaired 	<ul style="list-style-type: none"> The Approved Repairer will provide you with a Class A courtesy car for the duration of repairs No courtesy car will be provided if an Approved Repairer is not used Your claims handler will arrange for a Class A hire car for up to 14 days, or up until a settlement offer has been agreed (whichever is earliest) If your car is a 'grey' import (whether you are aware of this or not) we will provide you with a Class A courtesy car for up to seven days only
<ul style="list-style-type: none"> Standard courtesy car on Third Party, Fire and Theft policies 	<ul style="list-style-type: none"> My car has been stolen or has been set on fire 	<ul style="list-style-type: none"> Your claims handler will arrange for a Class A hire car, for up to 14 days, or up until a settlement offer has been agreed (whichever is earliest)

Upgraded Courtesy Cars

If you have chosen to upgrade your courtesy car cover you will be entitled to have your courtesy car for the same duration as those stipulated in the table above, however dependant upon cover chosen your courtesy car will be;

Courtesy Car Option	Vehicle class & type
Enhanced Courtesy Car	You will be entitled to a Class D courtesy car
Executive Courtesy Car	You will be entitled to a Class G courtesy car
Prestige Courtesy Car	You will be entitled to a Class W2 courtesy car

Liability to Third Parties

Section 2 Your liability

We will insure you for all amounts which you may have to pay as a result of you being legally liable for

- (a) a person's death or injury
- (b) damage to their property up to a maximum amount of £20,000,000 (excluding claimant's costs and expenses and any other costs and expenses) and up to £5,000,000 for claimant's costs and expenses and any other costs and expenses incurred with our written consent in relation to damage to their property as a result of an accident caused by:

- your car
- any other car driven by you, with the owner's express consent, in the Territorial Limits as long as all of the following apply:
 - that car does not belong to you
 - that car is not hired to you under a hire purchase agreement
 - you are aged 25 or over at the commencement, or renewal, of the policy

- you have comprehensive cover
 - the policy is not in the name of a company or partnership
 - your Aviva certificate of motor insurance shows that you are insured to drive that car
 - the vehicle has not been seized by, or on behalf of any government or public authority and is not the vehicle identified on your certificate by its registration number.
- any trailer while it is being towed by your car.

Liability of other persons driving or using your car

On the same basis that we insure you under this section, we will also insure the following persons:

- any person you give permission to drive your car provided that your certificate of motor insurance allows that person to drive
- any person you give permission to use (but not drive) your car, but only whilst using it for social, domestic and pleasure purposes
- any passenger travelling or getting

into or out of your car.

- the employer or business partner of the person using any car for which cover is provided under this section while the car is being used for business purposes permitted under the policy, except that we shall not be liable where:
 - the vehicle belongs to or is hired by such employer or business partner
 - the insured is a corporate body or firm.

Legal personal representatives

If anyone who is insured under this section dies, his or her legal personal representatives will have the cover the insured person would have had under this section.

Legal costs

We will pay the following legal costs if they relate to an incident which is covered under this section:

- The fees of solicitors we ask to

represent anyone we insure under this section at a coroner's inquest or fatal accident inquiry, or to defend any proceedings in a court of summary jurisdiction.

- Fees for legal representatives we ask to defend anyone we insure under this section when proceedings are taken for manslaughter or reckless or dangerous driving.

Exceptions to Section 2 of your policy

The cover under this section will not apply in the following circumstances.

1. If any person insured under this section does not keep to the terms, exceptions and conditions of this policy. The cover will also not apply if the insured person can claim under another policy.
2. If the death of, or injury to, any employee of the insured person arises out of, or in the course of, that employee's duties, unless we must provide cover under the Road Traffic Acts.
3. For anyone we insure who claims under this section, if the claim relates to loss or damage to property that belongs to them or is in their care.
4. If the damage being claimed for has happened to any vehicle covered by this section.
5. While any vehicle is being used on:
 - part of an aerodrome or airport used for aircraft taking off and landing;
 - aircraft parking areas including

service roads;

- *ground equipment parking areas; or*
- *any parts of passenger terminals within the Customs examination area;*

unless we are liable under the Road Traffic Acts.

6. *Except to the extent that we are obliged by the Road Traffic Acts to provide insurance to;*

- (a) *any direct or indirect consequence of an act or acts of terrorism, whether or not such consequence has been contributed to by any other cause. Terrorism includes but is not limited to:*
 - *the use or threat of force and/or violence and/or*
 - *harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear, chemical, biological and/or radiological means;*

when any such act is committed by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be committed in whole or in part for such purposes:

- *Any action taken in controlling, preventing, suppressing or in any other way relating to (a) above.*

In respect of terrorism, where we are obliged by the Road Traffic Acts to provide insurance, the maximum amount we will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by you

or any other person, and for which cover is provided under this section, will be:

- *£5,000,000 in respect of all claims resulting directly or indirectly from one originating cause; or*
- *such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the Road Traffic Acts.*

Additional Covers

Section 3 Injury to you or to your partner

If you or your partner suffer accidental bodily injury in direct connection with your car or while getting into, out of or travelling in any other private car, not belonging to you or hired to you under a hire purchase agreement, we will pay to the injured person £2,500 if, within three months of the accident, the injury is the sole cause of:

- death
- irrecoverable loss of sight in one or both eyes
- loss of any limb.

The most we will pay any one person after any accident is £2,500.

The most we will pay any one person during any one period of insurance is £5,000.

If you or your spouse/domestic partner have any other policies with us in respect of any other car or cars the injured person will only be able to obtain compensation for their injuries under one policy.

Exceptions to Section 3 of your policy

This personal accident insurance does not cover:

1. corporate bodies or firms.
2. death or bodily injury arising from suicide or attempted suicide.

Section 4 Medical expenses

If you, or any other person in your car, are injured as a direct result of your car being involved in an accident, we will pay the medical expenses arising in connection with that accident. The most we will pay for each injured person is £100.

Section 5 PhysioFast

The cover and service under this heading only applies if it is shown on your policy schedule.

Treatment from a chartered physiotherapist we have appointed who believes treatment will help your recovery. The most we will pay for each injured person is £400.

A driver confidence session of 2 hours (including travelling time) with a professional driving instructor we have appointed for the person driving your car at the time of the accident.

Exceptions to Section 5 of your policy

- We will only cover treatment approved and provided by a chartered physiotherapist we appoint under this section of the policy.
- Physiotherapy will end once the physiotherapist believes any further treatments will not benefit you or if the limit under this section has been reached, whichever happens first.
- We will only cover a driver confidence session with an approved instructor we appoint under this section of the policy.

- Driver confidence is limited to one session per accident.
- The person driving must be entitled to drive as shown on your current certificate of Motor Insurance.

Section 6 Personal Belongings

We will pay you (or, at your request, the owner) for loss or damage to personal belongings caused by fire, theft or accidental means whilst they are in or on your car.

The maximum amount payable for any one incident is £150 subject to you making a claim under section 1 of your policy.

Exceptions to Section 6 of your policy

We will not pay for:

1. money, stamps, tickets, documents or securities
2. goods or samples carried in connection with any trade or business.
3. any rugs, clothing and personal effects if your vehicle is a motor caravan.

Section 7 Child seat cover

If you have a child seat fitted in your car and your car is involved in an accident or damaged following fire or theft we will contribute up to £100 per child seat towards the cost of a replacement even if there is no apparent damage, subject to you making a claim under Section I of your policy.

Section 8
Payments made under compulsory insurance regulations and rights of recovery

If the law of any country in which this policy operates requires us to settle a claim which, if this law had not existed we would not be obliged to pay, we reserve the right to recover such payments from you or from the person who incurred the liability.

Section 9
Emergency treatment

We will reimburse any person using your car for payments made under the Road Traffic Acts for emergency medical treatment.

Vehicle Recovery – (only available to customers with Comprehensive Cover)

If you or any named driver as shown on your certificate of motor insurance are taken seriously ill requiring treatment from a qualified medical practitioner and cannot continue your/their journey the following recovery service is available for your car as described on your certificate of motor insurance:

Transportation of your car to your home or single address anywhere in Great Britain, Isle of Man and the Channel Islands. You will be required to produce a medical certificate prior to the provision of this service.

What is not covered:

- Any incident which occurs outside Great Britain, Isle of Man and the Channel Islands
- Any incident where your car is within a quarter of a mile of your home address or place where your car is usually kept
- Any incident where your car is disabled, has suffered mechanical or electrical breakdown or failure, or is unroadworthy
- Any incident where illness is directly caused by or due to the effects of alcohol and or drugs

A claim solely under this section will not affect your No Claim Discount.

Section 10
No Claim Discount

If no claim is made under your policy, we will increase your no claim discount when you renew your policy in line with the scale we apply at that time. Where the accident was not your fault and the driver was uninsured, you will not lose your no claim discount.

If your renewal is due and investigations are still on-going, you may lose your no claim discount temporarily. Once our investigation is complete and we have confirmed that the accident was the fault of the uninsured driver, we will restore your no claim discount and refund any extra premium you have paid.

Where you have made a claim, we may reduce your no claim discount in line with the scale that we apply at that time.

We do not grant no claim discount for policies running for less than 12 months. If we allow you to transfer this policy to another person, any no claim discount you have already earned will not apply to the person to whom the policy is being transferred.

Section 11
Glass in windscreens, sunroofs or windows

Any payment we make for repairing or replacing glass in your car's windscreen, sunroof or windows (or for any scratches on the bodywork caused directly by the broken glass) will not affect your no-claim discount.

Section 12
Suspending cover

If your car will be out of use for a continuous period of 28 days or more, and this is not a result of any loss or damage covered by this policy, we may suspend your cover and refund part of your premium for the laid-up period. We will pay this refund when you ask for the cover to start again. If you want us to suspend your cover, you must return your certificate of motor insurance immediately.

During the period when cover is suspended, we will continue to provide cover for loss or damage caused by fire or theft while your car is in a locked private garage.

A refund of premium is not allowable under a policy where the total period of cover is less than 12 months.

Additional Covers continued

The cover is not available if your car is a Motor Caravan/Mobile Home.

Exceptions to Section 12 of your policy

We will not pay for the following:

1. Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages.
2. Loss of value following a repair.
3. Loss or damage arising from theft while the ignition keys of your car have been left in or on the car.

Section 13

Continental use/compulsory insurance requirements

In compliance with EU Directives this policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of motor vehicles in:

- any country which is a member of the European Union
- any country which the Commission of the European Communities is satisfied has made arrangements to meet the requirements of Article 7(2) of EC Directive 72/166/EEC relating to civil liabilities arising from the use of a motor vehicle.

In addition to this minimum cover, the policy provides the cover shown in the schedule in any country in the territorial limits, subject to:

- your car being normally kept in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

- use of your car for visits to countries outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man being of a temporary nature, not exceeding three months in any one trip.

Cover includes:

- transit by sea, air or rail in or between countries within the territorial limits
- reimbursement of any customs duty you may have to pay after temporarily importing your car into any country within the territorial limits, subject to your liability arising as a direct result of a claim covered under this policy
- general Average contributions, Salvage charges and Sue and Labour charges whilst your car is being transported by sea between any countries within the territorial limits, provided that your car is covered for loss or damage under this policy.

If you take your car abroad

All countries within the territorial limits have agreed that a Green Card is not necessary for cross border travel. Your certificate of motor insurance should, therefore, provide sufficient evidence that you are complying with the laws on the compulsory insurance of motor vehicles in any of these countries that you visit.

If, however, you contact your insurance adviser at least two weeks before departure, he/she will be able to provide you with our 'Driving on

the Continent' booklet. This booklet contains useful information on driving abroad, what to do and who to contact in the event of an accident and statements in the main European languages for presentation to the police or other officials confirming that you have proper insurance to drive in their countries.

There is no cover for countries outside the territorial limits. We may, however, be prepared to extend cover to certain places by special request, in which case we will provide you with a Green Card and an additional premium will be required.

Section 14

Replacement locks

If the car keys or lock transmitter of your car is lost or stolen we will pay for the cost of replacing:

- the door locks and/or boot lock
- the ignition/steering lock
- the lock transmitter and central locking interface.

Provided that you can establish to our satisfaction that the identity or garaging address of your car is known to any person who is in possession of your keys or transmitter.

Your No Claim Discount will not be disallowed solely as a result of a claim under this section.

Section 15 Gold Club Benefits

This section operates if you have selected Comprehensive Gold cover as indicated in your policy schedule.

Hire car, overnight accommodation

If your car has been disabled through an accident covered under Section 1 of this policy in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, RAC may, at its discretion, offer you or any person permitted to drive as described under '5 – Persons or Classes of Persons entitled to drive' in the certificate of motor insurance either:

- a hire car of up to 1600cc for 24 hours subject to the hirer's terms and conditions. This free period of hire must commence within 48 hours after your car was damaged and excludes fuel costs, parking fees and fines; or
- overnight accommodation for the passengers and driver up to a maximum of £150 in total. This does not include, however, the cost of providing meals or drinks; or
- a refund of the cost of public transport for the driver and up to seven passengers to reach the end of their journey subject to a maximum of £150. You will need to produce receipts in order to claim for this.

If your car has been stolen and not recovered arrangements will be made to provide alternative transport up to a total value of £150 in order to complete the journey.

Increased personal accident cover for you and your spouse/domestic partner

The payment indicated under Section 3 of this policy in the event of death, irrecoverable loss of sight in one or both eyes or the loss of a limb, is increased to £5,000 for any one person.

The most we will pay any one person during any one period of insurance is increased to £10,000.

All other terms and exceptions applicable to Section 3 continue to apply.

Increased rugs, clothing and personal effects cover

The maximum amount payable for any one incident under Section 6 of this policy is increased to £200.

All other terms and exceptions applicable to Section 6 continue to apply.

Increased medical expenses cover

The amount payable under Section 4 of this policy if you or any other occupant of your car is injured as a direct result of your car being involved in an accident is increased to £300 in respect of each person injured.

All other terms and exceptions applicable to Section 4 continue to apply.

Breakdown assistance

Cover under this section is provided by RAC Motoring Services and/or RAC Insurance Limited. Cover is provided in Great Britain, Northern Ireland, the

Channel Islands and the Isle of Man for you or any person permitted to drive as described under '5 – Persons or Classes of Persons entitled to drive' in the certificate of motor insurance.

If your car, or a trailer/caravan being towed by it, breaks down, ring the Clubline and RAC will arrange for the following at no additional cost:

Your car

- someone to come out and help. If your car cannot be repaired immediately it will be taken to a nearby garage or a closer one of your choice where you can arrange for repairs to be made
- assistance if your car will not start while parked at home. If your car cannot be repaired immediately it will be taken to your local garage.

If your car needs to be towed it must display a valid road tax disc.

In addition, RAC will arrange for one of the following options, at no additional cost, if your car breaks down away from home and cannot be repaired within a reasonable time:

- onward transportation for the driver, your car, up to seven passengers and any caravan/trailer on tow at the time, to the destination of the driver's choice, in one non-stop journey. This facility may also be provided if the driver falls ill and there are no passengers who can drive the vehicle so that the journey cannot be completed. In these

Additional Covers continued

circumstances it will be at the discretion of RAC whether this service is offered. Some form of medical certification will be required; or

- a hire car of up to 1600cc for 24 hours subject to the hirer's terms and conditions to enable you to complete your journey. This excludes fuel costs, parking fees and fines; or
- overnight accommodation for the passengers and driver up to a maximum of £150 in total. This does not include, however, the cost of providing meals or drinks; or
- a refund of the cost of public transport for the driver and up to four passengers to reach the end of their journey subject to a maximum of £150 in order to complete the journey.

Any private car

The following cover is provided in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man through RAC for any private car you are travelling in as the policyholder, either as the driver or as a passenger:

- someone to come out and help. If the vehicle cannot be repaired immediately it will be taken to a nearby garage where repairs can be carried out.
- assistance if the vehicle you are intending to travel in will not start while parked at its normal residence.

Exceptions to Section 15 of your policy

Breakdown assistance will not cover:

- the cost of any ferry crossings or toll charges
- the recovery of any car if it is stuck in water, a bog, a ditch or on a beach or if it has been overturned unless this forms part of your insurance claim
- the repair or recovery of any car if it breaks down at the premises of a motor trader
- the cost of spares, petrol, oil, keys or other materials and garage labour
- the carriage of any livestock which require special transportation facilities
- any vehicle which:
 - is over 5.5m in body length
 - is a caravan or trailer over 7 metres in body length
 - weighs more than 3.5 tonnes (gross vehicle mass)
 - is carrying a dangerous or illegal load
 - cannot be recovered by normal trailers or transporters.

In providing breakdown assistance RAC employees and contractors will use reasonable care and skill when providing the service. RAC can, however, cancel services or refuse to provide them if, in their opinion the demands made are excessive, unreasonable or impracticable.

Section 16 Continental breakdown and accident recovery

If you have Standard Comprehensive cover, as indicated in your policy

schedule, you also qualify for continental breakdown and accident recovery.

No breakdown cover or accident recovery applies whatsoever if you have Third Party Fire and Theft or Third Party Only cover.

If you have Comprehensive Gold cover, as indicated in your policy schedule, you can also enjoy breakdown cover in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

This section provides breakdown cover and accident recovery for the territorial limits of the policy excluding Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, although the breakdown service will be provided if you are on route to or from a port immediately prior to or subsequent to travelling abroad. Cover is provided in the specific instances below by RAC Motoring Services and/or RAC Insurance Limited and is subject to an overall limit of £2,500.

RAC will arrange for the following:

- (a) If your car breaks down, or
- (b) Is disabled as a result of an accident covered under Section 1 of your policy whilst being driven by you or any person permitted to drive as described under 'Persons or Classes of Persons entitled to drive' in the certificate of motor insurance.

Whilst you are in the UK:

- a self-drive hire car, including collision damage waiver and a replacement Green Card if necessary up to a value of £750, if:
 - as a result of a road accident, fire or theft within seven days before your departure, your vehicle cannot be repaired or recovered (in the case of theft) in time for the journey; or
 - your vehicle breaks down on the way to the port you are leaving from and RAC confirms that it cannot be repaired the same day.
- Please note that any hired vehicle provided in the UK cannot be taken abroad. Once you are abroad the cover stated under section 'Whilst you are abroad' will be provided.

Whilst you are abroad:

- emergency roadside assistance up to a maximum of £175 (not including the cost of any parts). If your car cannot be repaired immediately it will be taken to a nearby garage. In the event of a breakdown we will pay either:
 - a contribution towards labour charges if it is possible to repair your vehicle to enable you to continue your journey on the same day, or
 - inspection fees to confirm your vehicle cannot be repaired by your return travel date.

- onward transportation, if your car cannot be repaired within 12 hours, we will provide you with a replacement car to enable you with up to 14 days self-drive car hire (including collision damage waiver, delivery charge and Green Card if required), or we will pay for standard/second class rail, or both, so that you and up to 7 passengers are able to continue your journey or return home.

Any hired vehicle cannot be brought into the United Kingdom, as we will arrange for a second hire vehicle, costs for which are limited to £250, to get you home once you return to the United Kingdom. RAC will use its best endeavours to find a car of similar, but not exact, specification as your own car to ensure that you can carry the same number of passengers and amount of luggage.

- a replacement driver, if a registered doctor declares the only qualified driver is medically unfit to drive and there are no passengers who can legally drive the car to complete the journey. In these circumstances it will be at the discretion of RAC whether a replacement driver is provided, to enable you to reach your destination or return home.
- repatriation of the car to your home address or your nominated repairer in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, if your car cannot be repaired before the end of your holiday period, subject to the cost of the

repatriation not exceeding the market value of your car.

- emergency repairs to make your vehicle secure again if the windows, windscreen or locks of your vehicle have been damaged by somebody trying to break into it. In this instance you must obtain a police report.
- passing an urgent message from our control centre to your relatives or a close business colleague if your vehicle cannot be moved as it has broken down or been in an accident, damaged by fire or stolen.
- if your vehicle cannot be reasonably repaired as a result of fire or theft which has happened abroad during the journey and it has to be scrapped under Customs supervision in the country where it is situated, or it has been stolen abroad during the journey and has not been found, we will pay indemnity against Continental or Irish Customs claims for any liability for duty claimed. This does not include any import duties that do not relate to your vehicle.

Whilst you are abroad RAC may, at its discretion, offer you or any permitted driver:

- overnight accommodation expenses for the driver and passengers up to £35 per person per day, subject to an overall maximum of £560 in total. This does not include, however, the cost of meals or drinks.

- If you are intending to camp but your tent is stolen or accidentally damaged so that you cannot use it, we will pay up to £35 per person each day towards accommodation expenses to a total of £560 or, in certain circumstances, authorise the cost of a replacement tent. This does not include any damage to your tent caused by weather conditions, or any cost if your tent was stolen and you do not get a police report.

If we have agreed to an extension of the territorial limits and you have been issued with an international motor insurance card (Green Card) the breakdown cover outlined above is extended to apply to these countries, but only for the period shown in the Green Card.

In providing breakdown assistance RAC employees and contractors will use reasonable care and skill when providing the service. RAC can, however, cancel services or refuse to provide them if, in their opinion the demands made are excessive, unreasonable or impractical.

We will provide emergency assistance by one of our contractors in the event of vehicle breakdown, accident, fire or theft, or when the only qualified driver is unfit to drive. This cover applies in any country within the territorial limits or any other country where we have agreed to an extension of cover and have issued you with a Green Card.

Every effort is made to ensure a

quality service is provided in Eastern European countries but this may not necessarily be of the same standard as in Western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

Remember: Always carry all vehicle and insurance documentation when driving and never leave it in an unattended vehicle.

Telephone Numbers

If you are unfortunate enough to require Breakdown and/or Accident Assistance, please use these telephone numbers:

Calls from outside the UK:

(00 44) 161 866 4114

Calls from within the UK:

0800 678 999

Once your details have been taken, one of our Personal Incident Managers will ring you back, if possible, and explain the appropriate action for your circumstances.

Exceptions to Section 16 of your policy

Continental breakdown and accident recovery will not cover:

- *the cost of recovery of your car if it is stuck in water, a bog, a ditch or on a beach or if it has been overturned unless this forms part of your insurance claim*
- *the cost of spares or parts, petrol, oil, keys or other materials and garage labour*
- *any vehicle that cannot be recovered by normal trailers or transporters*
- *breakdown due to lack of oil or water, frost damage, rust or corrosion, or unserviceable/unroadworthy tyres.*
- *the transportation of any vehicle or trailer that contains horses or livestock*
- *the cost of any self-drive car hire collection charges*
- *any cost arising from an incident not reported to our control centre*
- *the cost of any meals or any other extra hotel costs*
- *any vehicle which is carrying a dangerous or illegal load.*

General Exceptions

Your policy does not cover the following:

1. Any accident, injury, loss or damage while any vehicle that is insured under this policy is being:
 - (a) Used otherwise than for the purposes described under the 'Limitations as to use' section of your certificate of motor insurance
 - (b) Driven by any person other than anyone who is described under the section of your certificate of motor insurance headed 'Persons or Classes of Persons entitled to drive'. We will not withdraw this cover:
 - i. while your car is in the custody or control of a member of the motor trade for the purposes of maintenance or repair, or while your car is being parked by an employee of a hotel or restaurant or car parking service
 - ii. if the injury, loss or damage was caused as a result of your car being stolen or having been taken without your permission
 - iii. by reason of the person driving not having a driving licence, if you had no knowledge of such deficiency.
 - (c) Any vehicle driven by you, unless you hold a licence to drive the insured vehicle or have held a licence and are not disqualified from holding or obtaining such a licence.
 - (d) Driven by anyone else with your general consent who, to your knowledge, does not have a licence to drive your car, has never held one or is disqualified from holding or obtaining such a licence.
2. Any liability you have accepted in an agreement which you would not have had if that agreement did not exist.
3. (a) Loss or destruction of, or damage to, any property or associated loss or expense, or any other loss; or
 - (b) Any legal liability, that is directly or indirectly caused by, contributed to by or arising from:
 - i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii. the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event:
 - (a) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
 - (b) Any action taken in controlling, preventing, suppressing or in any way relating to (a) above except so far as is necessary to meet the requirements of the Road Traffic Acts.
5. Any accident, injury, loss or damage (except under Section 2) arising during or as a result of:
 - (a) An earthquake
 - (b) A riot or civil commotion that happens outside Great Britain, the Isle of Man or the Channel Islands except where such liability is required to be covered by the Road Traffic Acts.
6. Any accident, injury, loss or damage if your vehicle is registered outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
7. A seat occupied by a child would fall for replacement when:
 - the repairs include the renewal (not solely repair) of cosmetic or structural panels of the vehicle, excluding from panels such as superficial grill panels and cover panels OR
 - where the airbag(s) have deployed or the seat belts require replacement due to accident impact.

General Conditions

Claims procedure

1. As soon as reasonably possible after any accident, injury, loss or damage (including glass damage), you or your legal personal representatives must telephone us giving full details of the incident.
Any communication you receive about the incident should be sent to us immediately. You or your legal personal representatives must also let us know immediately if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal accident inquiry.
2. You, or anyone else claiming under this policy, must not admit to any claim, promise any payment or refuse any claim without our written consent. If we want to, we can take over and conduct in your name, or the name of the person claiming under the policy, the defence or settlement of any claim or take proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement

of any claim. The person who is seeking payment under this policy shall give us all the information and assistance necessary for us to achieve a settlement.

3. You must tell the police immediately if any property is lost, stolen or damaged.

Cancelling this policy

4. Following the expiry of your statutory cooling off period, you continue to have the right to cancel your policy at any time during its term. If you do so, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period for which you received cover and there will also be an additional charge of up to £10 (subject to Insurance Premium Tax, where applicable) to cover the administrative cost of providing the policy.

For motor insurance policies you should also return your certificate of motor insurance immediately following cancellation.

We (or any agent we appoint and who acts with our specific authority) may cancel this policy by sending 7 days notice to your last known address. You will be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered.

If you do not pay the premium (or any part of the premium under the payment option you have chosen), by the due date, we may cancel this policy with effect from the end of the last period for which a payment has been made.

Other insurance

5. If at the time of any claim arising under this policy there is any other insurance policy covering the same loss, damage or liability, we will only pay our share of the claim. This condition does not apply to personal accident benefits under Section 3, which will be paid as indicated under that section. This provision will not place any obligation upon us to accept any liability under Section 2 which we would otherwise be entitled to exclude under Exception 1. to Section 2.

Your duty to prevent loss or damage

6. You shall at all times take all reasonable steps to safeguard your car from loss or damage. You shall maintain your car in efficient condition and we shall have, at all times, free access to examine your car.

Arbitration

7. Except for claims under Section 3, where we have accepted a claim and there is disagreement over the amount to be paid, the dispute must be referred to an arbitrator to be agreed between you and us in accordance with the law at the time. When this happens, a decision must be made before you can take any legal action against us.

Your duty to comply with policy conditions

8. Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Fraud

9. If any claim is in any way fraudulent or if you or anyone acting on your behalf has used any fraudulent means, including inflating or exaggerating the claim or submitting forged or falsified documents, all benefit under this policy shall be forfeited.

Monthly premiums

10. If you have chosen to pay monthly premiums, you must pay the first two monthly premiums by the date the insurance starts. If you do not pay the first premium we may cancel this policy with effect from the start date. You must pay one monthly premium on the same day each month, starting in month two and ending in month 11. When the policy is renewed you must pay one premium a month. If you do not pay a monthly payment on the date that it is due, this will give us the right to cancel this policy from the date the premium was due.

We will give you one month's cover for each monthly premium you pay during the period of insurance.

Mileage

11. We reserve the right to establish the mileage on your car at any time where your policy has been rated on a selected annual mileage basis. Where the annual mileage has been exceeded your premium will be increased to that which applies to the mileage driven. If we become aware that the annual mileage has been exceeded at the time of a claim the additional premium will be deducted from the claim payment. The higher premium will apply from the commencement of the period of insurance.

Car sharing and insurance

12. If you receive a contribution as part of a car sharing arrangement involving the use of any car insured under this policy for carrying passengers for social or similar purposes, we will not consider this to be carrying passengers for hire or reward provided:

- the vehicle is not constructed or adapted to carry more than eight passengers (excluding the 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.

Important

13. If your car is used under a car sharing arrangement and there is any doubt as to whether this arrangement is covered by the terms of your policy you should immediately contact us for confirmation.

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint within 2 working days of receipt
- We aim to resolve complaints, following assessment and investigation as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

What to do should you be dissatisfied

Seek resolution by your insurance advisor or usual Aviva point of contact

If you are dissatisfied with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance advisor or usual Aviva point of contact. You can write or telephone us, whichever suits you, and ask your contact to review the problem.

If you remain unhappy with the decision you receive, you may write to the Chief Executive UK Insurance, Aviva, PO Box 6, 8 Surrey Street, Norwich NR1 3NS.

If you are dissatisfied with our final decision (from the Chief Executive Officer), you can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both our Chief Executive and the FOS will be provided when we write in response to your complaint.

Note that the FOS will only consider

your complaint if you have given us the opportunity to resolve it and you are a private policyholder, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

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.

For cover required by the Road Traffic Acts you would be covered in full for any claim, for any other type of claim you would be covered for all of the first £2,000 and 90% of the remainder, in each case without any upper limit.

Further information about the scheme arrangements is available on the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.



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BCOTR1265 (V28) 06.2009 (A)