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PRIVATE CAR POLICY SUMMARY (POWERPOINT)

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 documentation. It is important that you read the policy documentation carefully when you receive it.

WHO IS THE INSURER?
The insurer of this policy is Aviva Insurance Limited.

WHAT IS PRIVATE CAR INSURANCE?
This Private Car policy protects you and your car, comprising Comprehensive, Third Party Fire and Theft or Third Party cover, as selected by you when requesting the quote and itemised in your schedule, for a period of 12 months or the period otherwise shown in your schedule.

WHAT ARE THE BENEFITS AND FEATURES OF PRIVATE CAR INSURANCE?
Your policy includes the following significant features, which are explained in detail in your policy booklet:

- 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 you
- Own damage (excluding glass) and fire & theft claims
- Personal Injury to you and/or your partner for death or loss of limbs/sight. £2,500 each or £10,000 if Gold add-on purchased.
- Medical expenses for anyone injured in your car. Up to £100 each or up to £500 each if Gold add-on purchased.
- Personal belongings. Up to £150 or Up to £300 if Gold add-on purchased.
- New car replacement
- Driving abroad:Free cover in the territorial limits
- Free Continental breakdown cover
- Glass
- Replacement Locks
- Accident Recovery and Aviva approved Repair Service
- Replacement child seat cover (up to £100)
- Recovery of your vehicle to your home address or any UK destination if you are taken seriously ill and cannot continue your journey

The following optional covers are also available:
- Gold (UK Breakdown cover)
- Enhanced Courtesy Car

If you have selected any of these covers they will be itemised on your schedule and the cover details are be clarified in your policy booklet.

WHAT ARE THE SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF PRIVATE 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. Your certificate of motor insurance will show if you have this cover.
- The first part of any claim. This is known as the "excess" (See Section 1). These are set out below:

Standard Excess	-	£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
Glass	-	£75

- 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)

Exclusion
Inappropriate use (refer to the General Exclusions section of your policy booklet)

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

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.

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

WHAT ARE AVIVA CHARGES FOR POLICY AMENDMENT AND CANCELLATION?
If you cancel within the 14 day period, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

If you cancel after the 14 day period, in addition to the amount charged for the time we have provided cover, there will be a cancellation charge of up to £25.00 (plus Insurance Premium Tax where applicable).

If we cancel for any reason as set out in the "Our right to cancel your policy" section of the General Conditions in your policy booklet, there will be a cancellation charge of up to £25.00 (plus Insurance Premium Tax where applicable).

If you amend your policy we reserve the right to apply an administration charge of up to £10.00 (plus Insurance Premium Tax where applicable).

HOW DO I MAKE A CLAIM?
Should you need to make a claim under this policy, please contact us on 0800 678999

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. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

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 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.

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

Aviva Insurance Limited. Registered in Scotland, No. 2116 Registered Office: Pitheavlis, Perth, PH2 ONH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.