

# Motor Insurance

## Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Your Van

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

### What is this type of insurance?

Your Van insurance provides the compulsory cover you need to drive a vehicle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



#### What is insured?

##### Third party, fire and theft

- ✓ Damage to other people's property, and compensation for other people's death or injury, if you're at fault for an accident
- ✓ Loss of (or damage to) your vehicle, including fitted accessories, following fire or theft – plus:
  - Vehicle recovery – we'll recover your vehicle and take you to where you need to be
  - Repair guarantee – we'll guarantee the quality of repairs made by our approved repairers for as long as you insure your vehicle with us
  - Legal costs – up to £5,000,000 (if incurred with our consent) in connection with a claim made against you
  - Continental use – we will provide the necessary cover to comply with the laws of compulsory insurance while you're driving in certain EU countries

##### Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your vehicle
- ✓ New vehicle replacement – if you've owned your vehicle from new, and it's written off or stolen and not recovered within six months of purchase, we'll replace it with a new vehicle of the same make, model and specification
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, you won't lose your no claim discount and we'll refund your excess
- ✓ Glass – we'll replace or repair the glass in your vehicle
- ✓ Loaned vehicle cover – we will insure a vehicle loaned to you from a garage for up to seven days while your vehicle is having mechanical repairs, a service or an MOT
- ✓ Personal belongings – we'll cover you for up to £100 for any personal belongings that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Replacement locks – we'll pay for the replacement of locks if your ignition keys are lost or stolen

##### Optional cover (Third party, fire and theft)

- Replacement van – we'll provide a replacement vehicle when yours is out of action following a claim
- Protected no claim discount (NCD) – you won't lose your NCD after making a claim when you're at fault (unless you make more than two claims in any five-year period)

##### Optional cover (Comprehensive)

- Breakdown assistance – motor breakdown assistance for the UK, Channel Islands and Isle of Man (provided by the RAC)
- Replacement van – we'll provide a replacement vehicle when yours is out of action following a claim
- Protected no claim discount (NCD) – you won't lose your NCD after making a claim when you're at fault (unless you make more than two claims in any five-year period)



#### What is not insured?

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate of motor insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence)
- ✗ Any consequence as a result of war or terrorism – except where cover must be provided under Road Traffic Acts
- ✗ Loss or damage if your van has been left with the ignition keys, or left unattended with the engine running
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Loss of value following a repair
- ✗ Claims under personal accident cover as the result of suicide or attempted suicide



#### Are there any restrictions on cover?

- ! New vehicle replacement is available when the cost of damage or repair exceeds more than 60% of the vehicle's UK list price when purchased (including vehicle tax and VAT) – if you don't want us to replace your vehicle or you don't meet the qualifying criteria, the most we'll pay is the market value of your vehicle at the time of loss or damage
- ! For loss or damage claims, the most we'll pay is the market value of your vehicle at the time
- ! An excess of £75 will apply to glass replacement claims
- ! An excess will apply to most claims
- ! Cover for personal belongings only applies if you're also claiming for loss or damage to your vehicle (tools are not included)
- ! We won't cover any accident, injury, loss or damage if the driver of your vehicle was arrested and charged with being over the legal limit for alcohol or drugs, and/or driving whilst unfit through alcohol or drugs, whether prescribed or otherwise and/or failing to provide a sample of breath, blood or urine when required to do so, without lawful reason

##### Optional cover

- Protecting your no claim discount does not protect the overall price of your insurance policy
- We will not supply a replacement vehicle unless you are using one of our approved repairers
- We can't provide a replacement vehicle if you're only claiming for glass



## Where am I covered?

- ✓ The UK, Channel Islands and Isle of Man, and the Republic of Ireland



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must tell us about any changes to the vehicle(s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery



## When and how do I pay?

You can pay your premium all at once or monthly by direct debit (a variable credit charge will apply). Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

From the start date you select, for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we'll refund any money paid, providing the cover's not started. If you cancel after your policy has started, we'll reduce your refund to pay for the time we provided cover – we'll also charge a fee of £25 (plus Insurance Premium Tax) to cover our administration costs. To cancel, contact your insurance adviser.

