

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 Private Car/Private Car Gold insurance?

The Private Car/Private Car Gold policy protects you and your car, comprising *Comprehensive Gold*, *Comprehensive*, *Third Party Fire and Theft* or *Third Party cover*, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months or the period otherwise shown in your policy schedule.

## What are the benefits and features of Private Car/Private Car Gold insurance?

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

Cover	Comprehensive Gold	Comprehensive	Third Party Fire & Theft	Third Party only
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	✓	✓	Fire & Theft only	✗
Personal injury: benefits for you and/your spouse/ domestic partner for death or loss of limbs/sight	£5,000 each	£2,500 each	✗	✗
Medical expenses for anyone injured in your car	Up to £300	Up to £100 each	✗	✗
Personal effects cover for personal belongings which are in or on your car	Up to £200	Up to £150	✗	✗
New car replacement	✓	✓	Fire & Theft only	✗
Driving abroad: free cover in most European countries	✓	✓	✓	✓
Free Continental breakdown cover	✓	✓	✗	✗
Windscreen/window breakage	✓	✓	✗	✗
Replacement locks	✓	✓	Fire & Theft only	✗
Gold Club Breakdown Assistance provided by the RAC	✓	✗	✗	✗
Accident recovery and Aviva approved Repair Service	✓	✓	Fire & Theft only	✗
Replacement child seat cover (up to £100)	✓	✓	Fire & Theft only	✗
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:

- Club Assist Legal Services
- Enhanced Courtesy Car

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

## Private Car and Private Car Gold policy summary

### What are the significant or unusual exclusions or limitations of Private Car/Private Car Gold insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections I – 15 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 this policy. Your certificate will show if you have this cover.
- The first part of any claim – this is known as the "excess" (see Section I). These are detailed 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
Windscreen excess	£75

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

### Exclusions

#### ***Inappropriate use (see page 29 of the policy document "General Exceptions")***

- 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/Private Car Gold 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.

### 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 of the policy or the day on which you receive your policy documentation, whichever is the later.

### How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

**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 write to or telephone your insurance advisor 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 be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Will 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 tapping

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