

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 distinct Motor 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.

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 of the policy or the day on which you receive your policy documentation, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

How do I make a claim?

Telephone us on **0800 051 1750** (for claims abroad call **0044 1603 208 901**).

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to page 35 of your policy booklet for details of the complaint procedure.

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 then be entitled to refer it to this independent body.

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.

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 in the insurer?

The insurer of this policy is Aviva Insurance UK Limited. Registered address: 8 Surrey Street, Norwich NR1 3NG.

What is distinct Motor insurance?

The Distinct Motor policy protects you and your car for a period of 12 months, or the period otherwise shown in your policy schedule. The policy is comprised of comprehensive insurance and breakdown as selected by you when requesting the quote and as itemised in your policy schedule.

What are the benefits and features of distinct Motor insurance?

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

Product cover	Cover
Legal liability for death or injury to any other person, including passengers	✓
Legal liability for damage to other people's property	£20,000,000
Legal costs incurred with our consent, in connection with a claim against you	✓
Own damage and fire and theft claims	✓
Personal injury: benefits for you and your spouse/domestic partner for death or loss of limbs/sight	✓
Medical expenses for anyone injured in your car including £400 Physiofast cover	✓
Personal belongings which are in or on your car	✓
New car replacement	✓
Driving abroad: cover in most European countries	✓
Continental breakdown cover	✓
Motor legal protection	✓
Full UK breakdown cover provided by RAC	✓
Hire car provision	✓
No blame discount	✓
Child seat cover	✓

Optional cover

Damage cover when driving another car for insured.

Damage cover when driving another car for insured and spouse/domestic partner.

(Details will be itemised on your schedule and full particulars will be clarified in your policy booklet.)

What are the significant or unusual exclusions or limitations of distinct Motor insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections 1 – 16 for full details but the most significant or unusual exclusions are outlined below.

Your policy excludes or limits the following:

- The first part of any claim – this is known as the 'excess' (see Section 1). These are detailed below.

Excess

Standard excess	£250
Additional young driver excesses for accidental damage claims are in addition to the standard excess:	
• Aged 20 or under	£250
• Aged 21 to 24	£150
Windscreen excess	£100
Additional excess whilst driving another person's car	£1,000

What are the significant or unusual exclusions or limitations?

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).