

**HONDA**

The Power of Dreams

## PRIVATE CAR POLICY SUMMARY



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 Limited.

## What is Private Car insurance?

The Private Car policy protects you and your car for the cover, as selected by you when requesting the quote and itemised on your schedule.

## What are the benefits and features of the Private Car policy?

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

Cover	Comprehensive
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 and theft claims	✓
Personal injury to you and/or your partner for death, loss of limbs, loss of sight or loss of hearing	✓
Medical expenses for anyone injured in your car	✓
Personal belongings	✓
New car replacement	✓
Continental use – compulsory insurance requirements	✓
Glass	✓
Replacement locks	✓
Replacement child seat cover	✓
Recovery of your car to your home address or any UK destination if you are taken seriously ill and cannot continue your car journey	✓

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

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

- 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 over at the commencement, or renewal, of this policy. Your certificate of motor insurance will show if you have this cover.

**Important Note:** The cover provided whilst **you** are driving any other car is for Third Party only. Loss or Damage to the car **you** are driving is not covered. No benefits described in Section 1 will apply.

- You may have to pay the first part of any claim – this is known as the excess (see Section 1 – Loss of or damage to your car). 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 excess	£75

- Loss or damage arising from theft while the ignition keys of your car have been left in or on your car or your car has been left unattended with the engine running is excluded. (see Section 1 – Loss of or damage to your car).
- Loss of use, wear and tear, deterioration, depreciation or any loss or damage which happens gradually.
- Mechanical, electrical or electronic failure, breakdown or breakage is excluded. (see Section 1 – Loss of or damage to your car).
- Loss of value following a repair is excluded. (see Section 1 – Loss of or damage to your car).
- Confiscation or requisition or destruction by or under order of any government or public or local authority is excluded. (see Section 1 – Loss of or damage to your car).
- The maximum amount that will be paid out for damage to third party property will be £20,000,000 (see Section 2 – Your liability).
- We will not pay for any accident, injury, loss or damage while any vehicle that is insured under this policy is being used otherwise than for the purpose described under the 'Limitations as to use' section of your certificate of motor insurance or while it is being driven by any person not described under the section of your certificate of motor insurance headed, 'Person or classes of persons entitled to drive'. (See the General Exclusions section).

## How long does my Private Car policy run for?

The policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your schedule) and for any period 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's charges for policy amendment and cancellation?

If you cancel within the 14 day period, you will be entitled to a refund of 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 you have been covered, there will be a cancellation charge of up to £25.00 (plus Insurance Premium Tax, where applicable).

If we cancel for any reason set out in the 'Our right to cancel' section in the General Conditions of 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 using the appropriate telephone number shown below:

**0800 404 6016**

## 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.

## 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 call recording

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

Honda Car Insurance is underwritten by Aviva Insurance Limited.

Honda Motor Europe Limited is an Appointed Representative of Aviva Insurance Limited, which is registered in Scotland No. 2116, with Registered Office at Pitheavlis, Perth PH2 0NH and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 202153.