

Motor Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Dayinsure Learner Temporary Private Car Insurance

Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by 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 that is provided by Dayinsure.com Ltd and underwritten by Aviva Insurance Limited. You will find all the terms and conditions along with other important information, online and in the policy documents. Your schedule will show the cover you have purchased.

What is this type of insurance?

Learner temporary private car insurance provides the compulsory cover you need to drive a vehicle while accompanied by a suitably qualified driver on a public road. It also provides fire, theft and accidental damage cover for the car. It meets the demands and needs of those who wish to insure their motor vehicles against the above risks.



What is insured? Comprehensive

- ✓ Damage to other people's property and compensation for other people's death or injury, if you're at fault.
- ✓ Loss of (or damage to) the car, including fitted accessories, following fire or theft – plus:
 - vehicle recovery – we'll recover the car and take you to the nearest approved repairer.
 - legal costs – up to £5,000,000 (if incurred with our consent) in connection with a claim made against you.
- ✓ Accidental damage cover for the car.
- ✓ New car replacement – if you or the legal owner have owned the car from new, and it's written off or stolen and not recovered within 12 months of purchase, we'll replace it with a new car of the same make, model and specification.
- ✓ Glass – we'll replace or repair the glass in the car.
- ✓ Personal belongings – the maximum amount we pay for any one incident is £150 for any personal belongings that are lost, damaged or stolen, as a result of an accident, fire or theft.
- ✓ Child seat cover – we'll replace all child seats following an accident, fire or theft, even if there is no visible damage.
- ✓ We'll cover emergency treatment costs incurred under the Road Traffic Acts for each person treated.
- ✓ Replacement locks – we'll pay for the replacement of locks if the ignition keys are lost or stolen.
- ✓ Personal accident – up to £2,500 per claim (or £5,000 per insurance year) if you or a partner suffers death or the loss of limbs, irrecoverable loss of sight or permanent loss of hearing within 3 months after a motor accident.
- ✓ Vehicle recovery in the event of illness – if you're seriously ill and unable to drive the vehicle, we'll arrange for the vehicle to be recovered and returned to you. A medical certificate will need to be produced before this service is provided.



What is not insured? Main exclusions only

- ✗ Accident, injury, loss or damage while a car
 - 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 provisional driving licence) or not being accompanied by a suitably qualified driver.
- ✗ Any consequence of war or terrorism – except where cover must be provided under the Road Traffic Acts.
- ✗ Loss or damage if the car has been left with the ignition keys, or left unattended with the engine running.
- ✗ The car must have no more than 7 seats (including the driver's seat).
- ✗ 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.
- ✗ Confiscation, requisition or destruction by or under the order of any government or public or local authority.
- ✗ No courtesy car is provided by this policy.
- ✗ No cover is provided by this policy to:
 - drive any other vehicles.
 - secure the release of a seized vehicle, or for loss or damage following confiscation, requisition or destruction by or under the order of any government or public or local authority.
- ✗ Loss or damage arising from use of the vehicle while taking part in a Track Day or whilst driving on the Nürburgring Nordschleife.
- ✗ Loss or damage caused by unauthorised, and/or malicious access to computer system(s) or electronic components and systems, resulting in any reprogramming of software, introduction of malware, codes or viruses with the intention or effect to cause such systems to stop, fail or function otherwise than is intended by the Vehicle Manufacturer.
- ✗ If you are not the legal owner of the car no cover is provided for loss of or damage to the car if it is not insured annually on a separate motor insurance policy.



Are there any restrictions on cover?

- ! You must be accompanied by a driver aged between 25 and 75 who holds a full GB licence, has done for at least 3 years and is qualified to drive the type of vehicle that you are insuring.
- ! All cover ceases under this policy as soon you pass your driving test and obtain a full driving licence. This also means you won't be covered by this policy to drive the car home from the test centre if you have passed your practical driving test.
- ! For loss or damage claims, the most we'll pay is the car's market value at the time or £40,000 whichever is the lesser amount.
- ! New car replacement is available if the legal owner is the first registered keeper, the incident happens within 12 months of you or the legal owner buying the car from new and the cost of damage or repair exceeds more than 60% of the vehicle's UK list price when purchased.
- ! If you don't want us to replace the car, the most we'll pay is the market value of the car at the time of loss or damage.
- ! An excess will apply to all claims.
- ! The standard policy excess will apply to glass replacement claims and we may not use glass supplied by the original maker.
- ! Cover for medical expenses, personal belongings and child seats applies only if you're also claiming for loss or damage to the car.
- ! We won't cover any accident, injury, loss or damage if the driver of your car 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.



Where am I covered?

- ✓ You are covered comprehensively in the Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.



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 or making changes to your policy
- You must tell us about any changes to the car that is insured (or to be insured) which may increase the amount that needs to be insured or change the limits in 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 you 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.
- If you are not the legal owner of the car you **must** ensure that a separate annual motor insurance policy is in force on the car.



When and how do I pay?

You must pay your premium all at once before the policy starts by credit card or debit card.



When does the cover start and end?

From the start date and time, to the end date and time you selected and is specified on your schedule.



How do I cancel the contract?

You are entitled to cancel your policy at any time and can do so by managing your policy through your customer account or by emailing support@dayinsure.com.

If you cancel the policy before cover has started, you are entitled to a full refund of premium.

If you cancel the policy after cover has started and providing there have been no claims or incidents likely to give rise to a claim, you will be entitled to a refund of unused premium (this is not pro-rata). Cover for days or part days which have already commenced will not be refundable.

Please note: the cost of a temporary policy will be proportionally greater than a longer-term policy and therefore you may receive a smaller refund than expected.