

Important Information : Policy Wording Update and Changes to your Policy Terms and Conditions

With effect from the renewal date shown in the renewal notice, your Aviva Private Car policy will include amendments to some of the general conditions and sections of your policy. This notice is a summary of all these new policy wordings, which apply to your policy with effect from this renewal.

If you would like a copy of the latest policy wording that applies to you and includes all the changes noted below, please go to www.aviva.ie/motorchoice. Alternatively, you can contact your insurance broker / intermediary for a copy of the new policy booklet.

Payment of your renewal premium is deemed to be an acceptance of the new policy terms and conditions outlined below.

Section 1 – Loss of or damage to the car

| Section 1 – Loss of or damage to the car – Existing Wording | Section 1 – Loss of or damage to the car – Updated Wording |
|--|--|
| We will pay for loss of or damage to the car or any part of it or its accessories and spare parts (whether on your car or in your private garage) and loss or damage while it is being transported by sea (including loading and unloading) between any ports in the territories covered by this policy. | We will pay for loss of or damage to the car or any part of it (including electric vehicle charging cables/adapters) or its accessories (including child car seats) and spare parts (whether on your car or in your private garage) and loss or damage while it is being transported by sea (including loading and unloading) between any ports in the territories covered by this policy. |
| New wording has been added under this section | |
| Electric vehicle charging point cover | |
| If your car is an electric vehicle or a plug-in hybrid electric vehicle model, we will pay up to €600 for accidental damage to your electric vehicle charging point where installed within the boundaries of your home, provided it isn't already covered by your home insurance. | |
| We will not pay loss or damage: | |
| <ul style="list-style-type: none"> • as a result of electrical breakdown; • to charging points installed for commercial use; | |

Section 3 Medical expenses and emergency treatment

| Medical expenses and emergency treatment– Existing Wording | Medical expenses and emergency treatment– updated Wording |
|--|--|
| We will pay: A you for any accidental bodily injury suffered in direct connection with the car up to €130 for each person for medical expenses any occupant has to pay (including the driver of the car); and | We will pay: A you for any accidental bodily injury suffered in direct connection with the car up to €200 for each person for medical expenses any occupant has to pay (including the driver of the car); and |

Section 5 - Endorsements

| Existing policy wording | From this renewal |
|---|---|
| PC70 - Specified trailers (see the schedule for the cover which applies) We will extend the cover under this policy to the trailers described in the schedule of the policy while attached to your car, for the purposes of being operated or drawn, or detached and not being used. The cover for the trailer is shown in the schedule. We will not be liable for any loss, damage, liability, or injury arising out of any event which happens while your car is pulling more trailers than is allowed by law. | This cover no longer applies. This means is that you will no longer be able to avail of cover above what is required by Road Traffic legislation. |

Section 7 - Breakdown Rescue

New wording has been added under this section

Electric vehicle out of charge recovery

Where your vehicle has run out of charge in the 32 counties of Ireland and in England, Scotland and Wales. during the period of insurance, we will arrange to either:

- charge your electric vehicle battery with enough power to get to a working charging point, or
- transport your vehicle to the nearest working charging point or premises owned by the principal policyholder, whichever is closer.

Section 6 Personal belongings – Existing Wording

We will pay up to €150 for any one event for any loss of or damage to personal belongings in the car caused by fire, accident or theft. We may, if you ask, pay the owner of the property directly. If we make a payment under this section, it will not affect your no-claims discount.

Exclusions to section 6

We will not pay for loss or damage to:

- money, stamps, documents or securities (such as share and premium bond certificates); or
- goods or samples carried in connection with any trade.

Section 6 Personal belongings – Updated Wording

We will pay up to €500 for any one event for any loss of or damage to personal belongings in the car caused by fire, accident or theft. We may, if you ask, pay the owner of the property directly. If we make a payment under this section, it will not affect your no-claims discount. Personal belongings may include but are not limited to personal ‘electronic’ devices, handbags and its contents.

Electric Car Charge Card

If you are an owner of an electric or a plug-in hybrid car, we will cover the cost of replacing your electric car charge card in the car caused by fire, accident or theft. Cover is limited to the replacement cost of the charge card only.

Child Equipment

We will pay for loss or damage to prams, buggies or carrycots in your car caused by fire, accident, or theft.

Exclusions to section 6

We will not pay for loss or damage to:

- money, stamps, documents, or securities (such as share and premium bond certificates); or
- goods or samples carried in connection with any trade.
- If your vehicle is left unattended, any handbag or similar bag that is not concealed in a glove compartment or boot of the vehicle will be excluded.
- If your vehicle has not been locked whilst unattended all covers under this section will be excluded.
- Theft of any push chairs, prams, buggies or carrycots if your vehicle is left unattended unless they are locked in the boot of the vehicle.
- If the loss or damage is as a result of theft no payment will be made if there are no signs of forced entry to your vehicle.

General policy exceptions - all sections

New Wording

7. Any liability arising directly or indirectly from or in connection with a cyber loss. For the purpose of this exclusion, cyber loss means any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any cyber act including but not limited to any action taken in controlling, preventing, suppressing or remediating any cyber act.

Cyber Act means a deliberate, unauthorised, malicious or criminal act or series of related deliberate unauthorised, malicious or criminal acts, regardless of time and place or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system.

Computer System means any computer hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.

8. Any loss, damage, liability or expense of whatsoever nature where the provision of any payment in respect of such liability, loss, damage, cost, expense or any other benefit under this policy would expose us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions laws or regulations, including those of the European Union, United Kingdom and United States of America.

General policy conditions - all sections

Cancellation – Addition to existing Wording

Cancellation – default on direct debit

If You are paying Your premium by instalments under a credit agreement, you authorise Your insurance intermediary for this policy, or us at our discretion to cancel this insurance policy following any default notice issued to you under the Agreement. This insurance policy will only be cancelled after sending 10 days written notice to your last known address.