



Eligibility

- All drivers must be between 18 and 75 years of age (a maximum age of 78 at the end of contract)
- All drivers must hold a full licence from the UK, EU, EEA or one of the following countries; Andorra, Australia, Barbados, British Virgin Islands, Canada, Falkland Islands, Faroe Islands, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea, Singapore, South Africa, Switzerland, USA or Zimbabwe
- All drivers must be a permanent UK resident
- No more than 2 category 'A' convictions disclosed and no more than 1 FAULT claim per driver disclosed in the last 3 years
- Claims or category 'A' convictions over 3 years old from the car delivery date are acceptable. Convictions that are shown below in red, which are over 5 years of age from date of delivery, are also acceptable
- No drivers have a non-motoring conviction that is not spent under the Rehabilitation of Offenders Act
- No drivers are employed by the emergency services unless explicitly agreed.
- No drivers are celebrities or otherwise in the public eye including professional sportspeople, actors and musicians

Category 'A' Convictions show on online licence checks beginning with the following codes:

CU or LC or MW or PC or SP or TS

Please note: If you have any of the following then you **DO NOT** meet the eligibility criteria for the scheme.

- Any conviction which has resulted in a ban in the last 5 years (including any of the minor conviction codes above)
- A conviction in the last 5 years with any of the following letters on your licence;
AC – BA – CD – DD – DG – DR – IN – MS – TT – UT

Should any of your circumstances change, or you no longer meet the above eligibility criteria during the term of your lease, please notify Lloyd Latchford as soon as possible

Policy Excesses

- Accidental Damage excess £250.
- Fire, Theft and Malicious damage excess £250.
- Replacement windscreen excess £75.00. No excess if the windscreen is repaired.
- An additional excess of £300 applies to drivers aged 17 to 20 for accidental damage.
- An additional excess of £200 applies to drivers aged 21 to 24 for accidental damage.

What's covered

- Premium is a true fixed price for the lifetime of your agreement
- Social, domestic, pleasure and commuting cover, including use by the Policyholder in connection with their Employer's business is covered as standard. Other forms of business use for the policyholder and/or spouse/civil partner may be considered on a case by case basis but **do not order a car without checking first**. Any other drivers listed on the insurance (not partner/spouse) will only be covered for social, domestic and pleasure use
- Unlimited cover for audio and navigation equipment that is permanently fixed to your vehicle and has no independent power source
- Personal belongings in your car up to £350
- Replacement locks (see full policy wording for details.)
- Damage to your vehicle following incorrect fuelling (No cover for removal of incorrect fuel and refuelling of the car)
- Emergency medical treatment
- Medical expenses, up to £350 per person
- Accident transport/vehicle recovery
- Child car seat cover, up to £100 per seat
- Free extended use of your car in the EU, up to a period of 60 days
- Courtesy car for the duration of repairs if in the event of an accident the car is repaired by an Aviva approved repairer.
- If the vehicle is stolen and not recovered or if it is declared a total loss, a courtesy car is provided for up to 14 days or until a settlement offer is agreed (whichever is earlier).