



# AYGO X

## TERMS AND CONDITIONS



Toyota  
Insurance Services

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### Cover

The policy will provide 12-months 'Comprehensive' cover to the customer (and if required, up to 4 additional drivers all of whom must meet the eligibility criteria listed). Toyota Insurance Services reserve the right to withdraw this product at any time.

### Eligibility

To be eligible for this product, you must meet the following criteria;

#### 1. The customer and any additional drivers must;

- a. be between 27 and 76 years of age and a resident in the UK, including Northern Ireland
- b. have held a full UK driving licence, entitling the holder to drive a passenger car, for a minimum of 1 year
- c. not have had any driving conviction or pending prosecution in the last 5 years
- d. not have had any fault claims in the last 3 years
- e. have been a permanent resident of UK for a minimum of 12 months
- f. not be occupied either full- or part-time as:
  - i. Personnel of Foreign Armed Forces
  - ii. Debt collectors
  - iii. Professional Musicians, Entertainers and all those involved with the broadcasting and entertainment industries including Film, Theatre, Radio, Television and National Newspapers, but excluding solely manual or clerical workers
  - iv. Bookmakers, turf accountants and all those involved in customer facing roles within gambling industries but excluding solely manual or clerical workers
  - v. Professional Sportsmen or Sportswomen, including Managers, Trainers, Agents etc.
  - vi. Foreign Students, Foreign Diplomats or Foreign Diplomatic Staff
- g. not have a medical condition that should be notified to the DVLA that has not been reported to the DVLA (DVANI in Northern Ireland)
- h. not have any non-motoring convictions that are not spent under the Rehabilitation of Offenders Act.
- i. not have been refused motor insurance, been quoted an increased motor premium, had special terms imposed or had a motor policy cancelled or voided.

**If you, or any of your additional drivers, become ineligible for this product we will endeavour to offer you an alternative product.**

#### 2. The insured vehicle must be a 2022 AYGO X and;

- a. be registered in UK (including Northern Ireland) for the first time during the product period
- b. be Retail business registered in the name of the customer
- c. not be owned or registered in the name of a company
- d. not have been an ex-demonstration vehicle

#### 3. The following sales types are specifically excluded;

- a. All Direct Invoicing vehicles/customers
- b. Toyota Centre Fleet
- c. Supported Motability
- d. Toyota Centre Staff Car Scheme
- e. Centre Demonstrators
- f. Self-registered vehicles

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### 1. The customer will be able to choose one of the following classes of use to meet their needs:

- Social, domestic and pleasure purposes – commonly referred to a Social Domestic & Pleasure excluding Commuting
- Social, domestic and pleasure purposes and commuting to work – commonly referred to a Social Domestic & Pleasure including Commuting
- Subject to the provision of satisfactory proof:
- Any existing no claims discount (NCD) entitlement which the customer may have will be captured and recognised at inception of the policy
- Subject to Aioi's standard NCD step-back rules, customers will benefit from a further 1-year's NCD on top of any proven incoming entitlement each time the policy falls due for renewal.

### 2. The following excesses will apply:

• Basic excess.....	£350
• Windscreen and other glass.....	£100

### 3. Comprehensive Toyota Motor Insurance cover applies including:

- Using genuine Toyota parts, and only Toyota Motor Insurance approved repairers, we will look after your Toyota with the utmost care, protecting your original warranties
- Three year guarantee on all repairs and repair work undertaken by Toyota Motor Insurance approved repairers
- Free Courtesy car whilst your car is being repaired by Toyota Motor Insurance approved repairers
- Insurance transfer to a courtesy car provided by one of our approved repair centres for the duration of the repair or for 24 hours whilst a vehicle is undergoing servicing or warranty work
- Uninsured Driver Promise – if you make a claim for an accident that is not your fault, and the driver of the car that hits you is not insured, you will not lose your No Claims Discount or have to pay an excess
- Named Driver No Claims Discount – Named drivers on your policy can earn their own Named Driver No Claims Discount which can be used when they take out their own policy with us
- Complimentary comprehensive cover for up to three days whilst driving within the EU, with the option to extend the cover period to 90 days.
- Unlimited cover for Toyota original fitted audio and navigation equipment
- Cover for personal belongings up to £500
- Cover for emergency medical expenses for customer and passengers up to £500 per person
- Unlimited cover for child safety seats fitted to the car at the time of an insured incident even if there is no visible damage to them
- Emergency overnight accommodation up to £450
- Unlimited cover for theft of keys
- Unlimited cover for legal liability for death or injury
- £20,000,000 cover for legal liability for damage to property
- New car replacement for vehicles that are written-off or stolen and not recovered, in the first 12 months after purchase.
- Cover for protecting and removing the vehicle after an accident and delivering it after repair
- Windscreen, window and glass sunroof cover
- Excess-free repairs to windscreen, window and glass sunroof

### 4. Pricing

Pricing is fixed for the first year of the policy and is capped at a maximum of £30 per month for years 2 and 3 providing you continue to meet the eligibility criteria.

In years, 2 and 3 premium will be capped at £30/month or £360/year. In years 4+ if you still qualify premium will continue to be capped but that cap will increase by up to RPI +1% measured from 2022.

**If you, or any of your additional drivers, become ineligible for this product we will endeavour to offer you an alternative product.**



Toyota Motor Insurance is underwritten by, and managed by, Aioi Nissay Dowa Insurance UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 816870. Aioi Nissay Dowa Insurance UK Limited is registered in England and Wales (Company Number: 11105895), registered office: 52-56 Leadenhall Street, London, EC3A 2BJ.

When you apply for Toyota Aygo X Motor Insurance, your data will be collected and used by Lloyd Latchford Group Limited who arrange and administer your policy on our behalf and Aioi Nissay Dowa Insurance UK administer claims. The use of your data in relation to the arrangement and administration of this insurance policy will be governed by their privacy policies.