

Car Insurance

Insurance Product Information Document

AA

**Company: Automobile Association
Insurance Services Limited**

Product: Excess Protection

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. We're on the Financial Services Register under registration number 310562.

Complete pre-contractual and contractual information on the product is provided in the Excess Protection policy wording.

What is the type of insurance?

Reimbursement for the excess you have paid on one claim during the period of cover of your car insurance policy with us.



What is insured?

- ✓ Reimbursement of the full excess you have paid following a claim on your car insurance policy
- ✓ Provides reimbursement of your total excess (voluntary and compulsory)
- ✓ You can claim back your excess on a claim where you're at fault or the other party involved cannot be identified



What is not insured?

- ✗ Incidents that occurred before the start of the policy
- ✗ Any claim where the total cost of the claim on your car insurance policy doesn't exceed your excess
- ✗ Any excess paid following a windscreen claim
- ✗ Any excess paid that has already been reimbursed, waived or recovered
- ✗ Any claim under your car insurance policy that arises from your unlawful use of drink or drugs



Are there any restrictions on cover?

- ! One excess reimbursement claim per policy year



Where am I covered?

- ✓ You are covered for claims following accidents in Great Britain, Northern Ireland, Isle of Man, the Channel Islands, all countries that are part of the European Union, plus some other European Countries



What are my obligations?

- To hold a valid car insurance policy with us to claim on this product
- To contact us as soon as possible following incidents which may lead to a claim
- To hold a valid full driving licence



When and how do I pay?

Payment is required before the policy starts using the same method of payment that you used to pay your car insurance policy.



When does the cover start and end?

The cover is for one year from the policy start date, or until your current car insurance agreement ends. Your period of cover is specified in your Statement of Fact.



How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.