

Car Insurance

Insurance Product Information Document

AA

**Company: Automobile Association
Insurance Services Limited**

Product: Car Hire

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 Car Hire policy wording.

What is the type of insurance?

A hire car if the car you insure is written off as a result of a valid claim under your car insurance policy.



What is insured?

- ✓ If you have a Comprehensive car insurance policy a hire car will be provided for up to 21 days if your car is written off as a result of accidental damage, malicious damage, fire or theft or is not recovered following theft
- ✓ If you have a Third Party, Fire & Theft car insurance policy a hire car will be provided for up to 14 days if your car is written off as a result of fire or theft or is not recovered following theft
- ✓ The hire car will be similar in size to the car that you insure with us, up to a maximum of 2.0 litres and 5 doors



What is not insured?

- ✗ Incidents that occurred before the start of the policy
- ✗ Any excess payable following an accident in the hire car
- ✗ Sea transit charges involved in the delivery or collection of the hire car
- ✗ Any other charges incurred in relation to the hire car e.g. fuel, fines
- ✗ Any claim for a hire car where the start date of the hire is more than 30 days after a claim has been notified
- ✗ If you have a Third Party, Fire & Theft car insurance policy a hire car if your car was written off as a result of accidental damage or malicious damage



Are there any restrictions on cover?

- ! Your hire car will need to be returned no later than 7 days after the total loss payment has been issued under your car insurance policy
- ! Only one hire car is provided per incident
- ! The cost of the car hire is only covered if the vehicle is arranged by the AA using one of our nominated suppliers
- ! The hire car can only be driven by those aged 18-99 with a full licence and named on the car insurance policy
- ! Hire cars from suppliers in Northern Ireland and the Isle of Man can only be driven by people aged 23 years and over



Where am I covered?

- ✓ You will be provided with a hire car if your car is written off or stolen in Great Britain, Northern Ireland, Isle of Man, the Channel Islands, countries that are part of the European Union and several other European countries, however you will only be provided with the hire car when you return home
- ✓ You can drive the hire car in Great Britain, the Isle of Man and Northern Ireland



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
- To pay a £50 refundable deposit using a credit or debit card in your name
- If your car has been stolen, you'll need to provide a valid police crime reference number



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.