

AA Membership, Fanum House, Basingstoke, Hampshire RG21 4EA Telephone: 0870 5444 444, or visit us at theAA.com

Important Information and changes to your AA Membership

Valid for UK Members whose AA Membership renewal date is on or after **1st January 2010**.

This leaflet outlines any key changes to your AA Membership at renewal. It also contains other important information relating to your AA Membership. The full Terms and Conditions of the UK Personal & Vehicle Membership Policy and Arrangement and Administration Contract are set out in the AA Membership Terms & Conditions Booklet (1st January 2010).

The Terms & Conditions booklet can be viewed online at theAA.com/policy. Alternatively if you would like to request a copy of the booklet or have any questions about these changes, please call our Membership enquiries team on 0870 5444 444 who will be happy to help.

Please also note that any changes relating to your AA Membership will take effect from your renewal date or, for Continuous Members, the relevant Membership anniversary date.

CHANGES TO YOUR AA MEMBERSHIP

General

1. **'Useful Contact Information'** section has been moved to the back cover of the booklet and we have provided two geographical phone numbers as we appreciate that some mobile phone tariffs may charge extra for calling 0800 and 0870 numbers. The two additional numbers are detailed below:

Contact numbers and addresses

For help following a breakdown in the UK 0121 275 3746
To make changes, cancel or enquire about your AA Membership 0161 332 1789

In addition please note that: **SMS text messaging is available for use by deaf, hard of hearing or speech impaired Members in a breakdown situation by sending an SMS to 07900 444 999.**

2. The Terms & Conditions Booklet has also been restructured slightly to help distinguish between the different parts of the Booklet, in particular the AA Membership Breakdown Policy and your contract with us (Automobile Association Insurance Services Limited) under which we arrange and/or administer that Policy.

RE: The AA Membership Policy

1. For ease of reference a Policy Summary has now been included in the AA Membership Breakdown Cover Policy part of the Terms & Conditions Booklet, before the detailed Policy. This summary is not a statement of the full Terms & Conditions of the Policy, which are set out in the Booklet, after the Summary.
2. References throughout the Policy/Booklet to Saga Insurance Company Limited (the insurer of Stay Mobile) have been changed to reflect the fact that this insurer has changed its name from Saga Insurance Company Limited (SICL) to Acromas Insurance Company Limited (AICL).
3. The section titled **'What to do if you have broken down'** has been re-titled to **'If you require breakdown Assistance'**.
4. Under **'Compliments and complaints'**:
 - a) The name for our 'Member Care' department has changed to **'Member Relations'**
 - b) Our customer services fax number has changed from 0161 488 7613 to **0161 488 7544**.
 - c) The contact email address for the Financial Ombudsman (for unresolved complaints relating to Stay Mobile [only]) has changed to 'complaints.info@financial-ombudsman.org.uk.'
 - d) **Financial Services Compensation Scheme (FSCS) for AA Membership Breakdown Cover:** The amount of compensation that you may be entitled to under the FSCS Scheme, should AICL not be able to meet its obligations in relation to Stay Mobile, has changed from 100% of the first £2000, and 90% of the balance of the claim to 90% of the claim, without any upper limit.
5. The section which was previously titled **'Breakdown Cover – What's available'**:
 - a) is now called **'About our Breakdown Cover'**; and
 - b) the reference under the section subheading 'Services available' 'Relay' - 'Recovery to a UK mainland destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair' has been changed to 'Recovery to a single UK destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair'.
This means that recovery under Relay can be to any single UK destination (including one in Northern Ireland). Please note, however, that any ferry charges continue to be excluded under the General Terms and Conditions (Clause 1 h).
6. **'Service Descriptions'**:
 - a) The heading for this section has changed to **'Service Descriptions – What is covered and what is not covered'**; and
 - b) Under 'Relay' – 'What is covered' - where Relay is available recovery can now be to any single UK destination. Previously recovery was available to go to a single destination on the UK mainland or in Northern Ireland. The restriction to a mainland destination has gone – however ferry charges continue to be excluded (see above).
7. **General Terms & Conditions:**
 - a) To make the exclusions easier to find, sub headings have been given to many of the terms. This does not alter or affect the meanings of the terms themselves;
 - b) Clause 1c under the **'General exclusions'** previously stated that AA Membership breakdown cover does not provide for: 'any costs of draining or removing fuel, lubricants or other fluids as a result of the introduction of an inappropriate substance. The AA will arrange for your vehicle to be taken to a local garage or another appropriate location, but you will have to pay for any work carried out'. Whilst the exclusion for costs of removing fuel etc remains unchanged, the last sentence has now been changed to make it clear that The AA will also arrange for the driver and up to 7 passengers to be taken to a local garage or another location of your choice, providing it is no further. You will still have to pay for any work carried out.

Automobile Association Insurance Services Limited is an insurance intermediary and is authorised and regulated by the Financial Services Authority (FSA).

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c) Under **'Cancellation of Membership'**

Clause 8 a) Where a Member cancels in the cooling off period, having joined already requiring assistance, the minimum charge for any assistance provided has increased to £130.00 (previously £105). Clause 8 a) now reads:

"a) if the Member joined already requiring assistance, the Member will receive a full refund of the total Membership premium paid less the AA's charges for assistance provided. The minimum charge for this assistance is £130.00, which excludes any additional recovery charges paid for excess mileage (see under 'Relay', 'what is not covered')."

8. **'Service Control':** The total maximum number of call-outs (after which additional premiums become payable during the relevant Membership Year) has been increased for both Joint and Family Membership.
- The total number of call-outs under Joint Membership has been increased from 6 to **7** call-outs per Membership Year and under Family Membership this has increased from 6 to **8** call-outs per Membership Year.
 - In addition to this, the maximum number of call-outs for Members who have held Membership for two consecutive years or more have been increased. The call out limits are detailed in the table below:

| | Maximum number of call-outs allowed during a Membership Year | |
|--------------------|--|---|
| | Limits in first year of Membership | Limits from second consecutive year of Membership onwards |
| Vehicle Membership | 5 call-outs | 7 call-outs |
| Single Membership | 5 call-outs | 7 call-outs |
| Joint Membership | 7 call-outs | 9 call-outs |
| Family Membership | 8 call-outs | 10 call-outs |

THE AA MEMBERSHIP ARRANGEMENT AND ADMINISTRATION CONTRACT – YOUR CONTRACT WITH AAIS'

1. We have added a statement to the start of the contract explaining its duration. This reads; 'The minimum duration of your arrangement and administration contract with AAIS is the duration of your AA Membership and your contract with AAIS will terminate simultaneously with the termination of the related AA Membership (whatever the reason for such termination)' (Therefore if your AA Membership ends, your contract with AAIS will end at the same time.)
2. Under clause 1. **"Who regulates AAIS"** the FSA's contact number has been changed to 0300 500 5000.
3. Clause 4. **'What will you pay for services provided by AAIS'**, has been changed to reflect an increase in our cancellation charge for cancellation in a cooling off period to £20 (previously £14). The clause has also been changed to refer to charges which may be made where any payments are made by you, through AAIS, by credit card. See also under "OTHER IMPORTANT INFORMATION" below for details of other charges which AAIS may make under the AA Membership Arrangement and Administration Contract.
4. We have added a new clause (9) **'Interpretation: use of English law & language'** to explain that this contract is written in English and is governed by and should be interpreted under, the laws of England and Wales.
5. Clause 11 has been changed to reflect the fact that the Financial Services Compensation Scheme has itself changed. Now if we cannot meet our insurance arranging obligations, the scheme may cover 90% of a claim relating to those obligations (without upper limit).

OTHER IMPORTANT INFORMATION:

Cooling off Period(s): Cancellation of Membership

1. The Member has the right to cancel their Membership within a 14 day 'cooling off period', commencing either from the agreement of the contract (which is the renewal date for renewing Annual Membership) or the receipt of the relevant Membership documents, whichever happens later.

The following refund policy will apply for Members cancelling within the cooling off period:

- a) if the Member joined already requiring assistance, the Member will receive a full refund of the total Membership premium paid less the AA's charges for assistance provided. The minimum charge for this assistance is £130.00, which excludes any additional recovery charges paid for excess mileage (see under 'Relay', 'what is not covered').
- b) if the Member did not join already requiring assistance, the Member will receive a full refund of the Membership premium less any cancellation charge. Please see section 4 of the AA Membership Arrangement and Administration Contract, for information on AAIS's fees in the event of cancellation. You must not, in any event, make further use of the cancelled Membership.

Please note that there will be no separate or additional cooling off period(s) during the Membership Year, regardless of any changes that are made to the Membership.

2. Outside of any relevant cooling off period (on joining or renewal) the following will apply:
 - a) for Members with Annual cover: subject to any other statutory rights the Member may have, there will be no right to cancel (and therefore no refund of the Membership premium);
 - b) for those with Continuous Membership: the Member can cancel their cover at any time by giving a minimum of 30 days notice. Cancellation will take effect at the next payment date following the end of the notice period. Please note that Continuous Members are entitled to change their level of Breakdown Cover at any time. However if the Member asks for a service to be removed from the cover held then this will take effect at the next payment date and no part month refund of premium will be due.

Additional Fees and Charges:

We reserve the right to charge you an additional administration fee:

- a) of £2 for each replacement AA Membership card requested;
- b) of £15 to provide a response to a request for a VAT receipt or confirmation of payment made for AA Membership.

(Please note that payments for AA Membership, which include our fees for arranging and administering your breakdown cover, are wholly VAT exempt).