

AA Breakdown Repair Cover

Terms & Conditions Booklet
and Arrangement & Administration Contract

For Members taking out or renewing cover on or after
1st January 2010



BRCTC10 (07/10)

Your responsibilities

Please be sure to read this booklet carefully, taking care to check that you comply with the Terms & Conditions of AA Breakdown Repair Cover, in particular:

- ✓ that your nominated vehicle complies with the eligibility requirements under the section **"Vehicles which can be covered under AA Breakdown Repair Cover"**, and
- ✓ your vehicle must have broken down and have been attended by the AA under your AA Membership.

Ensure that you keep your vehicle serviced in line with the manufacturer's recommendations by a suitable garage business. Be sure that you keep your invoices or receipts for servicing carefully as we may require proof of servicing when you make a claim. You may wish to keep copies in the car to help make the claims process even faster.

Ensure that you inform us if you change your vehicle. You will need to provide the vehicle's registration number, make, model, mileage and date of first registration when you call on 0870 544 4444 to make the change.

If you have purchased Multiple Vehicle Cover please remember to register all of your vehicles. Failure to do so may affect your ability to make a claim under the policy.

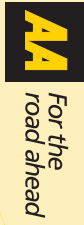
Cut out the card attached to this leaflet and put it in your vehicle's glovebox so you'll have the Claims Helpline telephone number when you need it.

When you break down call the AA on
0800 887766

Claims Helpline
0845 604 0042

Queries or Changing Your Vehicle
0870 544 4444

Tear off. Keep safe. And remember to call when you need us.



AA Breakdown Repair Cover

Help with repair costs after a breakdown

Claims Helpline

0845 604 0042



AA Breakdown Repair Cover

Help with repair costs after a breakdown

Claims Helpline

0845 604 0042

Welcome to AA Breakdown Repair Cover

Congratulations, you're covered by AA Breakdown Repair Cover in addition to your AA Membership. So now, if the AA can't fix your nominated vehicle at the roadside under your AA Membership, or a part is needed to complete a repair, this policy can help cover the costs involved, even the costs of labour if the repair has to be undertaken by a garage.

AA Breakdown Repair Cover involves entering into a contract for this insurance cover with Acromas Insurance Company Limited ("AICL"), which is detailed in this booklet. It also involves entry into a contract with us, Automobile Association Insurance Services Limited ("AAIS"), under which we have agreed to arrange and administer your AA Breakdown Repair Cover. Please refer to the "AA Breakdown Repair Cover Arrangement and Administration Contract" on page 20 which includes important information about the arrangement and administration of your AA Breakdown Repair Cover. The premium due under the policy and the fee for our arranging and administering your cover are detailed in the Membership letter provided to you, and together these amounts make up the total cost of your AA Breakdown Repair Cover.

These Terms and Conditions are valid for Members who purchase or renew on or after 1st January 2010.

FOR DETAILS OF HOW TO MAKE A CLAIM, PLEASE SEE PAGE 8.

PLEASE NOTE THAT YOU MUST HAVE BROKEN DOWN AND BEEN ASSISTED UNDER AA MEMBERSHIP TO BE ABLE TO CLAIM UNDER THIS POLICY.

Please read these Terms and Conditions carefully – if you have any queries, please contact the Claims Department on 0845 604 0042.



For the road ahead

If you break down:
0800 88 7766

For general enquiries or change of details, call
0870 544 4444



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For general enquiries or change of details, call
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Calls to the AA will be recorded and monitored for quality assurance and compliance.

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For claims please call 0845 604 0042

**Part 2: AA BREAKDOWN REPAIR COVER ARRANGEMENT & ADMINISTRATION
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INSURANCE SERVICES LIMITED**

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USEFUL CONTACT INFORMATION

If you break down, call for AA assistance under your AA Membership 0800 88 77 66 or 0121 275 3746

To make a claim on your AA Breakdown Repair Cover call the Claims Helpline 0845 604 0042

To write to the Claims Department:

AA Claims Services,
Lambert House,
Stockport Road,
Cheadle,
Cheshire, SK8 2DY

To renew your AA Breakdown Repair Cover with your AA Membership 0800 435 980

To make changes or enquire about
AA Breakdown Repair Cover

0870 544 4444 or 0161 332 1789

Opening Hours: Monday to Friday - 9am to 6pm
Saturday - 9am to 1pm
Sunday - Closed

Information is available in large print, audio and Braille on request. Please call 0800 262 050 for details.

Deaf, hard of hearing or speech-impaired Members may contact us using Text Relay.

Calls may be recorded and monitored for quality assurance and compliance.

For claims please call **0845 604 0042**

For claims please call **0845 604 0042**

Part 1. AA Breakdown Repair Cover Policy – Your contract with the Insurers

AA BREAKDOWN REPAIR COVER – POLICY SUMMARY

This policy summary provides you with basic details of your AA Breakdown Repair Cover which can help with the costs of parts and labour required after the breakdown of a nominated vehicle. AA Breakdown Repair Cover is underwritten by Acromas Insurance Company Limited. Please note this is not a statement of the full Terms and Conditions of your cover, which are detailed later in this booklet.

The duration of this cover is to the next renewal or termination of your current AA Membership. You may need to review this cover periodically to ensure it continues to meet your needs.

1. What are the main features/benefits of AA Breakdown Repair Cover?

- Cover is provided for the cost of repair or replacement of insured parts (see under section 'Parts Insured under AA Breakdown Repair Cover' further on in this booklet) of the nominated vehicle where such repair or replacement is necessitated by a breakdown of that vehicle due to Mechanical or Electrical Failure (which occurs during a journey at a distance of more than a quarter of a mile from home, or (provided Home Start is included in Your AA Membership) at your home address).

Please note:

In order for Your AA Breakdown Repair Cover to apply, the nominated vehicle must:

- a) breakdown as a result of Mechanical or Electrical Failure, and**
 - b) as a result, be prevented from continuing its journey safely, and**
 - c) have been attended by the AA under Your AA Membership, and**
 - d) need the repair or replacement of insured part(s) to enable the journey to be resumed or, if applicable, commenced.**
- You can claim up to £500 per claim (including VAT and subject to a £25 excess per claim) and make up to 5 paid claims a year. If Multiple Vehicle Cover is held with Joint or Family Membership only, the total maximum paid claims per year is increased to 6.

2. Are there any significant exclusions or limitations to my AA Breakdown Repair Cover?

Full details of the restrictions which apply to AA Breakdown Repair Cover can be found in the section 'Your contract with the insurers', however the key restrictions are:

Commencement of Cover (see page 10):

- Cover commences 14 days after your policy start date (you cannot claim for a breakdown occurrence before day 15).

Vehicles which can be covered by AA Breakdown Repair Cover (see page 11):

- Cover is available for a vehicle which has been nominated with the Insurer and which is eligible for breakdown assistance cover under Your AA Membership (Personal or, as applicable, Vehicle Membership) excluding motor caravans, kit cars, taxis, private hire vehicles, any vehicles used for hire or reward, any vehicles used in the provision of courier services and any caravans or other trailer. Any motorcycle must be a two wheeled motorcycle with an engine capacity of over 50cc.

Except where Multiple Vehicle Cover has been purchased and the relevant Multiple Vehicle Cover premium has been paid, a supplementary premium will be payable for eligible vehicles which are:

- a) 10 years old or more when first registered with the Insurer; and/or
- b) have 100,000 or more recorded miles, at that time.

Please note year of manufacture as confirmed by the Drivers and Vehicle Licensing Agency (DVLA), will be used to determine the age of all vehicles.

Please see the terms and conditions of Your AA Membership, under 'Vehicle Specifications', for details of vehicle eligibility under AA Membership, which include, but are not limited to:

- a) a maximum gross vehicle weight limit of 3.5 tonnes; and
- b) under Vehicle Membership (only) where only Roadside Assistance is held, that the vehicle is no more than 10 years old when nominated for cover.

Multiple Vehicle Cover (see page 11):

- Where Multiple Vehicle Cover has been purchased all vehicles must be nominated:
 - a) within 30 days of the relevant policy start date;
 - b) for a vehicle purchased after the policy start date, within 30 days of the relevant vehicle purchase date.

Please note that if a vehicle is nominated after the policy start date You will not be able to make a claim in relation to a breakdown which occurs within 14 days of the date You have nominated the new vehicle. You can only claim for a breakdown which occurs on or after day 15 from the date You nominated the vehicle for cover.

Vehicle servicing obligations (see page 14):

- For the duration of cover the nominated vehicle must be serviced in accordance with the manufacturer's recommendations (including service intervals). Service and mileage records for vehicles are taken from the date the vehicle was first nominated for AA Breakdown Repair Cover. Only service invoices will be accepted as proof of servicing and such invoices may be required by the Claims Department at the time claims are made. A suitable garage business must carry out servicing.

Where cover is available (see page 14):

- AA Breakdown Repair Cover is not available in the Channel Islands or Isle of Man.

Repair inspection, authorisation and contract (see page 14):

- If your nominated vehicle is not repaired at the time of the breakdown, you must arrange for it to be taken, without delay, to a VAT registered garage;
- Repairs should not start until the Claims Department has agreed and has confirmed with you, or the repairer, and issued an Authorisation Number that the relevant repairs are covered under your AA Breakdown Repair Cover.

If you change your vehicle (see page 16):

- You must let the Insurer know if you change your vehicle. You will not be able to make a claim in relation to a breakdown which occurs within 14 days after you have notified the change to the Insurer (which means you can only claim for a breakdown which occurs on or after day 15 from the notification of a vehicle change).

3. What if I want to cancel my AA Breakdown Repair Cover?

You have the right to cancel this cover within 14 days from your receipt of your policy documentation (the cooling off period). You will be entitled to a full refund of your total payment if you cancel during the cooling off period before your cover commences. If you cancel during the cooling off period, but on or after your cover commences, and no claim has been made, you will be entitled to a full refund of your total payment. If a claim has been made during this period then you will be entitled to a full refund of your total payment but you will need to reimburse the Insurer with the full amount of the claim. You should, if requested, promptly return any proof of entitlement provided and must not, in any event make further claims under the cancelled cover.

4. What if I need to make a claim?

If you have a claim regarding your AA Breakdown Repair Cover, you can call the Claims authorisation and advice helpline on: 0845 604 0042, or write to: The Claims Department, AA Breakdown Repair Cover, AAWS, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY.

5. What if I want to make a complaint?

If you have a query or complaint about, or wish to make an appeal regarding a claim under your AA Breakdown Repair Cover, please write to:

The Manager,
AA Claims Services,
Lambert House,
Stockport Road,
Cheadle,
Cheshire, SK8 2DY.

If any claim you may have is refused by the Insurer, either in whole or in part, you have the right to an explanation from the Insurer in writing. If you are not satisfied with a decision about a query or claim, you may refer the matter directly to the Insurer at: The Manager, Acromas Insurance Company Limited, Fanum House, Basingstoke, Hampshire RG21 4EA.

If you are unhappy with the final decision, you may refer the matter to:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR.

Telephone: 0845 080 1800 or

Email: complaint.info@financial-ombudsman.org.uk

Important: This appeals procedure does not affect your statutory rights.

If you wish to register a compliment or general complaint about the services you have received please contact Member Relations by phone: 0845 607 6727 or in writing to: Member Relations, AAIS, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY or by email: customersupport@theAA.com

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Services Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent, CT20 3SE.

AA BREAKDOWN REPAIR COVER POLICY – YOUR CONTRACT WITH THE INSURERS

Practical advice: How to make a Claim:

Step 1

If you break down, you must call for AA assistance under your AA Membership on 0800 887766 in order for any subsequent related claim under AA Breakdown Repair Cover to be considered.

If you are unsure what to do at any stage call the AA Breakdown Repair Cover Claims Helpline on 0845 604 0042

Step 2

Where appropriate, and provided assistance is available under your AA Membership, the AA will attempt to fix the vehicle and the parts required to fix it will be paid for in accordance with the Terms and Conditions of the Breakdown Repair Cover policy (so long as they are eligible insured parts). You will need to pay the policy excess of £25.

Step 3

If the AA cannot fix the vehicle you must arrange for it to be taken, without delay, to a garage of your choice which must be VAT registered. If you require the AA to assist with the recovery of your vehicle, any recovery will be provided in line with your AA Membership entitlement. Please note that if you continue to drive your vehicle after a fault has developed and this causes further damage or loss, that damage or loss will not be covered under AA Breakdown Repair Cover. See 'Specific Exclusions', clause 20 on page 13 for further details.

Note: VAT will not be reimbursed if You are VAT registered.

Step 4

The garage you have chosen should, with your agreement, assess the repair and agree with you what work is required to repair the defect which led to the breakdown of the nominated vehicle. Once agreed, you should ask the garage to contact the Claims Helpline on your behalf on **0845 604 0042** to provide details of the required repair and obtain confirmation of cover before starting work. If the garage does not contact the Claims Helpline for you then **you** must do so and the claims advisor will tell you what to do next.

At that time the Claims Department will need:

- Your details
- the vehicle make, model and registration number
- the vehicle's current mileage
- costs of the repair, detailing parts and labour charges
- depending on the nature of the breakdown, the Claims Department may require evidence of the vehicle's service history (for example invoices) from the start date of your cover, so it is advisable to ensure that this information is readily accessible.

Step 5

The Claims Department will consider your claim and, where appropriate, confirm that the repair is covered under the terms of your AA Breakdown Repair Cover and arrange to make payment directly on your behalf to the garage on completion of the repair. If the garage will not proceed on this basis, then you will need to pay for the repair and send the fully itemised invoice, displaying the AA authority number provided to the Claims Department for reimbursement. Claims should be sent to the following address: AA Claims Services, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY.

Please note that reimbursement will be made to the policyholder, even if this is not the owner of the vehicle concerned.

In most cases the Claims Department should be able to confirm immediately which, if any, of the repairs reported fall within the scope of AA Breakdown Repair Cover. However, in some circumstances the Insurer may appoint an independent engineer to inspect the vehicle to help the Insurer to decide whether the claim falls within your AA Breakdown Repair Cover.

Occasionally we may ask you to provide proof of vehicle ownership.

Please note: The limit of cover is £500 (including VAT and subject to a £25 excess) per claim and up to 5 claims per period of cover, or six (6) claims for Multiple Vehicle Cover where Joint and Family cover is held. Cover is only valid where you are entitled to breakdown assistance under a relevant AA Membership (see under "What AA Breakdown Repair Cover provides" on page 10 for further details).

Definition of words and phrases used in this policy

"AA" means The Automobile Association Limited or, where appropriate, its agents.

"Claims Department" means the AA Claims Services, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.

"Insurer" means Acromas Insurance Company Limited.

"Mechanical or Electrical Failure" means the sudden and unforeseen breaking or burning out (electrical) of any insured parts.

"Multiple Vehicle Cover" means cover for a maximum of three (3) vehicles of any age and mileage, provided the appropriate premium has been paid.

Where the context requires any reference to the "vehicle", "car" or "nominated vehicle" this should be read to refer to the plural where Multiple Vehicle Cover is held.

"Wear and Tear" means the loss of a component's ability to function exactly as it was designed to do by the manufacturer due solely to time and mileage in operation.

"You/Your" means the insured customer, i.e. the person who bought or was given this cover.

What AA Breakdown Repair Cover provides:

For claims please call **0845 604 0042**

For claims please call **0845 604 0042**

AA Breakdown Repair Cover is provided by the Insurer. This policy helps cover the cost of repair work (parts and labour) following the breakdown of the nominated vehicle when it is attended to under Your AA Membership. Separate Terms and Conditions apply to AA Membership and are available on request.

Cover can be added to Your AA Membership (Personal or, Vehicle Membership) to cover a nominated vehicle, provided that vehicle is eligible for cover and the appropriate premium has been paid (see under the heading "Vehicles which can be covered under AA Breakdown Repair Cover", on page 11). You can only purchase Multiple Vehicle Cover if you have Personal Membership.

Cover is provided for the cost of repair or replacement of insured parts of the nominated vehicle where such repair or replacement is necessitated by a breakdown of that vehicle due to Mechanical or Electrical Failure, which occurs during a journey at a distance of more than a quarter of a mile from home, or (provided Home Start is included in Your AA Membership) at your home address.

Please note:

In order for Your AA Breakdown Repair Cover to apply, the nominated vehicle must:

- a) break down as a result of Mechanical or Electrical Failure, and
- b) as a result, be prevented from continuing its journey safely, and
- c) have been attended by the AA under Your AA Membership, and
- d) need the repair or replacement of insured part(s) to enable the journey to be resumed or, if applicable, commenced.

See under "Parts insured under AA Breakdown Repair Cover" on page 12 for details of insured parts (including position in relation to warning lights which may appear to indicate a fault with an insured part).

Important: You should read this booklet, in particular the " Specific Exclusions" and "Other Terms and Conditions of AA Breakdown Repair Cover" sections, in conjunction with the Terms & Conditions of Your AA Membership. If you have Continuous Membership you should also take note of the effect of this on the AA Breakdown Repair Cover terms as identified under the heading "Continuous AA Breakdown Repair Cover: Variation of Terms" on page 17.

Commencement of Cover

Cover commences 14 days after Your agreed policy start date (this means that You cannot claim under your AA Breakdown Repair Cover for a breakdown which occurs before day 15) whether You are a new or existing Member.

However, no claims will be paid until Your payment for the policy has been confirmed. Please also see under the heading "If You change Your vehicle" on page 16.

Period of Cover

Cover runs until the next renewal (or termination) of Your AA Membership, subject to the cancellation rights set out under the heading "Cancellation of AA Breakdown Repair Cover" on page 15. If you have Continuous Membership please refer to "Continuous AA Breakdown Repair Cover: Variation of Terms" on page 17.

Claim Limit

This cover is limited to:

- a claim limit of £500 (including VAT) per paid claim, subject to £25 excess (maximum amount payable per claim £475.00); and
- a maximum of five paid claims per period of cover.
- if Multiple Vehicle Cover is held with Joint or Family Membership only, a total maximum of six paid claims per period of cover

Please note claims made by any Joint or Family Members are also taken into account when calculating whether the claim limit has been reached in each period of cover.

Vehicles which can be covered under AA Breakdown Repair Cover:

Cover is available for a vehicle which has been nominated with the Insurer and which is eligible for breakdown assistance cover under Your AA Membership* (Personal or Vehicle Membership) excluding motor caravans, kit cars, taxis, private hire vehicles, any vehicles used for hire or reward, any vehicles used in the provision of courier services and any caravan or other trailers.

Any motorcycle must be a two wheeled motorcycle with an engine capacity of over 50cc.

Except where Multiple Vehicle Cover has been purchased and the relevant Multiple Vehicle Cover premium has been paid, a supplementary premium will be payable for eligible vehicles which are:

- a) 10 years or more old when first nominated with the Insurer; and/or
- b) have 100,000 or more recorded miles at that time.

Please note that the year of manufacture, as confirmed by the Drivers and Vehicles Licensing Agency (DVLA), will be used to determine the age of all vehicles.

*Please see the Terms and Conditions of Your AA Membership, under 'Vehicle Specifications', for details of vehicle eligibility for AA Membership, which include, but are not limited to:

- a) a maximum gross vehicle weight limit of 3.5 tonnes and
- b) under Vehicle Membership (only) where only Roadside Assistance is held, that the vehicle is no more than 10 years old when nominated for cover.

Multiple Vehicle Cover

Where Multiple Vehicle Cover has been purchased all vehicles must be nominated:

- a) within 30 days of the relevant policy start date;
- b) for a vehicle purchased after the policy start date, within 30 days of the relevant vehicle purchase date.

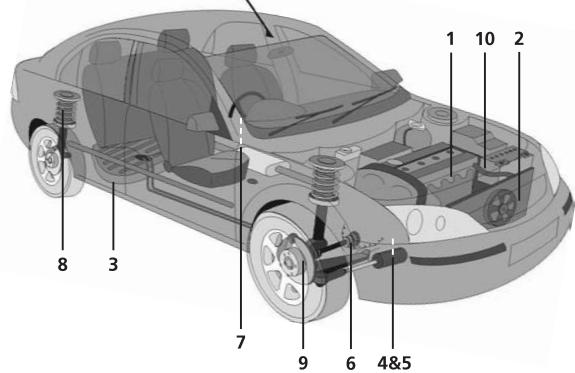
Please note that if a vehicle is nominated after the policy start date You will not be able to make a claim in relation to a breakdown which occurs within 14 days of the date You have nominated the new vehicle. You can only claim for a break down which occurs on or after day 15 from the date You nominated the vehicle for cover.

For claims please call **0845 604 0042**

For claims please call **0845 604 0042**

Parts insured under AA Breakdown Repair Cover

Subject to the limits detailed and the Terms and Conditions of cover, AA Breakdown Repair Cover provides for the cost of repair or replacement of the following insured parts:



1 The Engine

All parts are covered **other than** exhaust systems.

2 Engine Cooling System

All parts are covered, **other than** in the case of damage or failure due to freezing, corrosion, erosion and blockage.

3 Fuel System

All parts are covered, **other than** in the case of damage or failure due to incorrect or contaminated fuel, internal blockage, adjustments and failure to meet current emission legislation.

4 Clutch

All parts are covered **other than** worn-out friction surfaces.

5 Gearbox

All parts are covered.

6 Differential and Drive Line

All parts are covered excluding motorcycle drive chains and sprockets.

7 Steering

All parts are covered **other than** steering locks, ignition locks and barrels.

8 Suspension

All parts are covered **other than** wheels, tyres and suspension forks.

9 Braking System

All parts are covered **other than** brake discs, pads, drums and shoes.

10 Electrical System

All parts are covered including vehicle starter batteries **other than** sun roof motors and mechanisms, folding roof motors and mechanisms, window mechanisms (electrical and mechanical), door lock mechanisms (electrical and mechanical), ignition lock and barrel, lamps, bulbs, faulty connections, speedometer and odometer.

Other Insured Parts are:

Air conditioning compressor but not any other air conditioning components. Front windscreen wiper linkages.

Housings and Casings

These are covered provided they are damaged by the failure of an insured part.

Other parts that are not covered:

All body parts, roof frames, glass, non-glass windows, paint, upholstery, folding roof fabric, trim, and cosmetic finishes, motorcycle frames and fairings; Any equipment that is not fitted as standard by the manufacturer at the time of production.

Important note –

Consumables: The cost of replacing consumables such as oils, filters, and antifreeze, is only included when the relevant consumable is replaced as part of a repair that is carried out, the cost of which forms part of a valid claim and where replacement is requested at the time authorisation is sought.

Warning lights: Please be aware that the fact that a warning light, which is linked to an insured part, is illuminated does not necessarily mean that the repair or replacement of the relevant insured part is required and/or will be paid for under Your AA Breakdown Repair Cover policy.

Specific Exclusions:

Cover does not include the following:

1. **the first £25 of each claim (this is the excess which must be paid for each claim);**
2. the VAT content of any claim where You are VAT registered;
3. Mechanical or Electrical defects occurring prior to the purchase of this cover;
4. defects You knew or ought reasonably to have known about prior to the commencement of the journey on which the Mechanical or Electrical Failure occurred;
5. any defects reported to or by the AA patrol, or AA appointed garage agent, that are not connected to the initial cause of breakdown;
6. modifications and/or alterations to manufacturer's original specification;
7. any other defects identified by Your repairing garage not connected to the initial cause of the breakdown;
8. any defects due to the poor maintenance of the vehicle, including cambelt failure and any consequential damage, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations;
9. any defects referred to a garage prior to AA attendance under Your AA Membership;
10. Wear and Tear, unless it has caused an insured part to suffer a Mechanical or Electrical Failure;
11. exhaust systems, wheels and tyres, sunroof motors and mechanisms, lights and bulbs, faulty connections, window mechanisms (mechanical and electrical), air conditioning components, speedometers and odometers; all body parts, locks and keys, steering locks, ignition locks and barrels; all windows, paint, trim, upholstery, cosmetic finishes, folding roof motors, frame and fabric, fuel gauge; brake discs and pads or brake drums and shoes, motorcycle drive chains and sprockets, motorcycle suspension forks, motorcycle frames and fairings;
12. damage to a non-insured part resulting from the Mechanical or Electrical Failure of an insured part;
13. repairs required due to incorrect or contaminated fuel;
14. routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination and failure to meet current emission legislation;
15. any loss where the odometer has been tampered with, altered or disconnected or failed;
16. cover against the cost of any replacement vehicle hired following a breakdown (cover may be available under Your AA Membership if the relevant benefit is held);
17. the cost of repairing faults or damage caused by road traffic accidents, frost, freezing, corrosion, erosion, water ingress, theft or vandalism;
18. defects or damage to the extent that these result from the use of the vehicle in any sort of competition, rally or racing of any kind;
19. any liability for bodily injury, death, or damage to other persons or other property or any unforeseen loss of whatsoever nature whether arising directly or indirectly from an incident giving rise to a claim under this cover or otherwise;
20. any loss or damage due to any type of fraud, misuse or act or omission by You which is wilful, unlawful or negligent, including any loss or damage caused by continuing to drive the nominated vehicle after a fault has developed;

The "Specific Exclusions" section continues on page 13.

21. damage recoverable under any other warranty or insurance; and the cost of repairs relating to damage caused by You or someone else not authorised to carry out a repair;
22. the cost of repairs needed because of design or fault in manufacture; and
23. accidental damage.

Please also refer to 'Parts insured under AA Breakdown Repair Cover' on page 12 for further details on excluded parts and the position with consumables.

Other Terms & Conditions of AA Breakdown Repair Cover

What breakdowns does cover apply to?

1. In order for Your AA Breakdown Repair Cover to apply, the nominated vehicle must:
 - a) break down as a result of Mechanical or Electrical Failure, and
 - b) as a result, be prevented from continuing its journey safely, and
 - c) have been attended by the AA under Your AA Membership, and**
 - d) need the repair or replacement of insured part(s) to enable the journey to be resumed or, if applicable, commenced.**

Vehicle servicing obligations

2. For the duration of cover the nominated vehicle must be serviced in accordance with the manufacturer's recommendations (including as to service intervals). Service and mileage records are taken from the date the vehicle was first nominated for AA Breakdown Repair Cover. If You nominate a vehicle for cover (first nomination), then change the vehicle You wish to cover under AA Breakdown Repair Cover, and then renominate the original vehicle for cover at a later date (second nomination), provided it is still eligible, the service records will be required from the vehicle's first nomination for cover. Only service invoices will be accepted as proof of servicing and such invoices may be required by the Claims Department at the time claims are made. **A suitable garage business must carry out servicing. It is Your responsibility to find out the nominated vehicle's servicing requirements and to adhere to them.**

Where cover is available

3. Cover is not available for Members who live in the Isle of Man or the Channel Islands. In addition, the nominated vehicle is only covered for breakdowns occurring in the UK (and not breakdowns which may occur on the Isle of Man or Channel Islands).

Recovery limited to that available under Your AA Membership

4. If the AA cannot fix the vehicle following a call for assistance, recovery to a garage will only be available in accordance with Your AA Membership entitlement: there is no separate/additional recovery entitlement under AA Breakdown Repair Cover.

Repair inspection, authorisation and contract

5. If Your nominated vehicle is not repaired at the time of breakdown, you must arrange for it to be taken, without delay, to a VAT registered garage.
6. Repairs should not start until the Claims Department has agreed and has confirmed with You, or the repairer, and issued an Authorisation Number, that the relevant repairs are covered under Your AA Breakdown Repair Cover.

7. The fact that the AA has dispatched a Patrol or agent does not necessarily mean that the repair will be covered by AA Breakdown Repair Cover; this will be assessed by the Claims Department. Claims will be assessed in line with Manufacturer or Motor Industry standard repair times and retail price guides.
8. If Your vehicle requires recovery (in line with Your AA Membership entitlement), the choice of repairer is Yours (subject to their being VAT registered) and any repairer appointed, whether direct by You, or on Your behalf, will carry out repair work to Your instruction and the contract for repair will be between You and the relevant repairer.
9. Any exploratory dismantling charges will only be paid for as part of a valid claim. It is Your responsibility to agree dismantling with Your chosen repairer and to pay their charges if, after dismantling, it is reasonably apparent that any defect found is not covered under AA Breakdown Repair Cover.
10. You will be liable for the cost of parts and labour if the repair is made to a vehicle other than the one nominated under AA Breakdown Repair Cover.

Only one Breakdown Repair Cover policy per Membership

11. You can only hold one AA Breakdown Repair Cover per AA Membership. More than one eligible vehicle can be covered if Multiple Vehicle Cover is held.

Interpretation: English language and the law

12. This cover is in addition to Your consumer rights in law and the parties to this policy are free to choose the law applicable to it. Without agreement to the contrary the law of England and Wales will apply. If You live in Scotland or Northern Ireland, You will be entitled to commence legal proceeding in Your local courts. The EEA State for the purpose of this policy is the United Kingdom. The Terms and Conditions of this policy are written in English and all correspondence entered into shall be in English.

Renewal / Changes

13. You will be contacted before Your cover ends and advised of any changes to price and cover if You are offered the chance to renew Your cover. This may include renewing Your cover with a different underwriter or notifying You of a future change if the underwriter of AA Breakdown Repair Cover has changed for new policies for any reason. The 14 day exclusion will not apply in future years where cover is continuous (except for change of vehicle, see under heading "If You change Your vehicle" on page 16).

Cancellation of AA Breakdown Repair Cover

14. Your Right to Cancel: You have the right to cancel this cover within 14 days from Your receipt of Your policy documentation (the 'cooling off' period). You will be entitled to a full refund of Your total payment if You cancel during the cooling off period before Your cover commences (see 'Commencement of Cover' on page 10). If You cancel during the cooling off period, but on or after Your cover commences, and no claim has been made, You will be entitled to a full refund of Your total payment. If a claim has been made during this period then You will be entitled to full refund of Your total payment but You will need to reimburse the Insurer with the full amount of the claim. You should, if requested, promptly return any proof of entitlement provided and must not, in any event make any further claims under the cancelled cover.

For claims please call **0845 604 0042**

For claims please call **0845 604 0042**

If You wish to cancel after the cooling off period has expired, and subject to any other statutory rights You may have, the Insurer will not be obliged to give refunds for any un-expired portion of cover and, if You pay by instalments, You will still be obliged to complete any payment(s) due under Your instalment credit agreement in relation to the cover originally requested.

For the avoidance of doubt, there will be no separate or additional cooling off period(s) following, or in relation to, any change(s) made or requested during Your cover, for example, but not limited to, any change to the nominated vehicle.

Please note: You cannot suspend Your AA Breakdown Repair Cover.

Insurer's right to cancel

15. Cover may be cancelled by the Insurer if:
- You have given false information; or
 - The nominated vehicle is not eligible for cover; or
 - You do not make a payment; or
 - The AA and/or Insurer are not reasonably able to find parts or facilities to repair Your vehicle.

If Your cover is cancelled because parts or facilities are not available to repair Your nominated vehicle, You may be entitled to a refund based on how long is left of Your cover, provided no claims have been made.

Other drivers

16. Any person entitled to request assistance from the AA under Your AA Membership may make a claim on Your behalf following a break down in the vehicle.

If You change Your vehicle

17. You must let the Insurer know if You change Your vehicle. Please call 0870 544 4444 to update your details. You will not be able to make a claim in relation to a break down which occurs within 14 days after You have notified the change to the Insurer (which means You can only claim for a breakdown which occurs on or after day 15 from the notification of a vehicle change).

If You want to transfer cover to a vehicle which would, due to its age or mileage, normally incur a supplementary premium on taking out, or renewal, of cover, then the Insurer will be entitled to charge an additional premium to transfer cover to that vehicle. The Insurer will not request this additional premium if You have already paid a supplementary age/mileage related premium in relation to the relevant Period of Cover. Please also note that, where cover is transferred to a vehicle which would not, due to its age and mileage, normally require payment of a supplementary premium, there will be no refund of any supplementary premium You may have previously paid.

See page 11 under "Vehicles which can be covered under AA Breakdown Repair Cover" for further details of the age/mileage related supplementary premium.

You can only make a maximum of three changes of vehicle in a period of cover. Cover can only be transferred to a vehicle which is eligible for AA Breakdown Repair Cover.

Sale and re-registration of a nominated vehicle

18. Cover cannot be transferred on the sale of Your vehicle to a new owner. In addition, the Insurer reserves the right not to re-register any vehicle that has been previously nominated by You under this cover.

Service Control – call out limits

19. Where You have been required to pay an additional premium for Roadside Assistance under the Service Control provisions of Your AA Membership this AA Breakdown Repair Cover Policy may still be valid. If the AA has refused to provide You with breakdown assistance for any reason, this will also apply to Your AA Breakdown Repair Cover Policy.

Autorenewal

20. If You have chosen to pay for Your AA Breakdown Repair Cover by Direct Debit, Continuous Credit Card or Quarterly payments, Your cover will be automatically renewed at the end of each year. You will be sent a written reminder at or before Your renewal date (or for continuous monthly Members, Your anniversary date) to advise You of the amount due. If You do not want Your cover to renew on this basis You should call **0800 435 980** at least 7 days prior to renewal.

Surrender Value

21. When Your cover under this policy ends it will not have a cash or surrender value.

Use of headings

22. The headings used in this policy are for convenience only and shall not affect the interpretation of its contents.

Continuous AA Breakdown Repair Cover: Variation of Terms

If You have Continuous AA Breakdown Repair Cover all of the Policy Terms and Conditions shall apply to Continuous AA Breakdown Repair Cover subject to the following changes:

- Cover is continuous (and runs concurrently with your Continuous AA Membership) and is therefore not subject to renewal;
- Cover can be cancelled at any time by giving 30 days notice, to take effect at the next payment date following the end of the notice period;
- Subject to cancellations during the cooling off period there will be no part month refunds and cancellations cannot be post-dated;
- The Insurer can cancel cover and make changes to Your Terms and Conditions (and the premium payable), during Your Continuous AA Breakdown Repair Cover contract but will always give You at least 45 days notice;
- The Insurer reserves the right to lapse or cancel Continuous AA Breakdown Repair Cover where any month's premium is overdue. If cover has to be re-started then it will be subject to the 14 days exclusion clause;
- Five (5) claims are allowed in each 12-month period. The five (5) claims limit is based on a 12-month cycle from commencement of the related AA Continuous Membership.

If you have purchased Multiple Vehicle Breakdown Repair Cover and have Joint or Family AA Continuous Membership, six (6) claims in total will be allowed in each 12-month period.

Please note: claims made by any Joint or Family Members are also taken into account when calculating whether the claim limit has been reached in each period of cover.

For claims please call **0845 604 0042**

For claims please call **0845 604 0042**

Claims Appeals Process

If You have a query or complaint about, or wish to make an appeal regarding a claim under, Your AA Breakdown Repair Cover, please write to:

The Manager
AA Claims Services,
Lambert House,
Stockport Road,
Cheadle,
Cheshire, SK8 2DY

If any claim You may have is refused by the Insurer, either in whole or in part, You have the right to an explanation from the Insurer in writing. If You are not satisfied with a decision about a query or a claim, you may refer the matter directly to the Insurer at:

The Manager
Acromas Insurance Company Limited
Fanum House, Basingstoke,
Hampshire RG21 4EA

If You are unhappy with the final decision, You may refer the matter to:

The Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Telephone: 0845 080 1800 or
E-mail: complaint.info@financialombudsman.org.uk

Important: This appeals procedure does not affect Your statutory rights.

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the Financial Services Compensation Scheme (the 'Scheme'). You may be entitled to compensation from the Scheme if the Insurer cannot meet their obligations. The amount of compensation depends on the type of business. General insurance provided by a regulated insurer such as AICL is covered for 90% of the claim, without any upper limit.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Services Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar).

UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent, CT20 3SE

FREQUENTLY ASKED QUESTIONS

Do I have to keep my car regularly serviced?

Yes. Once You have nominated a vehicle for AA Breakdown Repair Cover then You will need to keep it serviced in accordance with the manufacturer's recommendations. **Servicing must be done by a suitable garage business** e.g. not a neighbour, friend or family member but a garage trading business with garage premises. You may be asked to produce evidence of servicing when You make a claim so be sure to retain Your receipts and invoices.

Can I claim straightaway?

No. You will not be able to claim on Your AA Breakdown Repair Cover policy for spares or repairs needed to rectify a breakdown which occurs during the first 14 days after Your agreed policy start date. After that cover will apply.

If You change Your vehicle You will also not be able to claim for 14 days after notifying the change so do ensure that You notify us promptly when You purchase a replacement vehicle to ensure that the new vehicle is covered as soon as possible.

What do I do if I change my Vehicle?

You can easily update Your cover to cover Your replacement vehicle (please check eligibility requirements for you new vehicle under '**Vehicles which can be covered under AA Breakdown Repair Cover**' on page 11). All You need to do is call us on **0870 544 4444**.

You will not be able to make a claim in relation to a breakdown occurring within 14 days of the date on which You notify the vehicle change (see section headed "**If You change Your vehicle**" page 16).

If You have AA Motor Insurance and have advised our Insurance team of a change of vehicle, please be aware that You will still need to call us on **0870 544 4444**. Unfortunately we cannot currently update Your AA Breakdown Repair Cover policy automatically from Your motor insurance details.

Multiple Vehicle Cover - Do I have to register all my vehicles?

You must register all vehicles within 30 days of the policy purchase date, or of the vehicle purchase date where the vehicle is purchased after the policy start date.

Please note: You will only be able to claim for a break down which occurs on or after day 15 from the date you register the vehicle for cover.

Who can I talk to if I still have questions?

If You have any further queries then please call us on **0870 544 4444**.

For claims please call **0845 604 0042**

For claims please call **0845 604 0042**

AA BREAKDOWN REPAIR COVER ARRANGEMENT & ADMINISTRATION CONTRACT – YOUR CONTRACT WITH AUTOMOBILE ASSOCIATION INSURANCE SERVICES LIMITED

Set out below are the Terms and Conditions of your contract with us, Automobile Association Insurance Services Limited (AAIS), regarding our arrangement and administration of your AA Breakdown Repair Cover Policy. Please note that some sales are not arranged through AAIS and if this applies to your cover, you will be issued with a separate document identifying the company which arranged your cover, and giving the required information about that company. The minimum duration of your arrangement and administration contract with AAIS is the duration of your AA Breakdown Repair Cover Policy and your contract with AAIS will terminate simultaneously with the termination of the related AA Breakdown Repair Cover Policy (whatever the reason for such termination).

1. Who regulates AAIS?

AAIS is authorised and regulated by the Financial Services Authority (FSA). The FSA is an independent body that regulates the financial services industry in the UK. AAIS's permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this information on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting 0300 500 5000. Our FSA registration number is 310562.

2. Which companies does AAIS deal with?

AA Breakdown Repair Cover is underwritten by Acromas Insurance Company Limited and AAIS presently acts only for this insurer in relation to this product. AAIS acts as an agent of this underwriter, when arranging payments or refunds of your premium and when making any claims payments. AAIS may renew your cover to a different underwriter or notify you of a future change if the underwriter of AA Breakdown Repair Cover has changed for new policies for any reason.

3. What services does AAIS provide?

AAIS provides the following services to you:

- Providing information about AA Breakdown Repair Cover: AAIS will provide you with information about AA Breakdown Repair Cover and will ask you some questions to help narrow down the selection of products of interest to you. You will not receive advice or any recommendation and you will need to make your own choice about how to proceed.
- Arranging AA Breakdown Repair Cover: Once you decide what cover you require, AAIS will arrange this for you with the insurer, dealing with payment and issuing the relevant documentation.
- Administering AA Breakdown Repair Cover: After arranging the AA Breakdown Repair Cover Policy, AAIS will administer it on your behalf, including supplying replacement documentation, keeping your policy records up to date and dealing with enquiries, changes to payment methods; renewals (including Autorenewal) of AA Breakdown Repair Cover and cancellations (including refunds on behalf of the insurer(s)).
- If during the currency of your policy the relevant insurer wishes to alter the Terms & Conditions of the policy AAIS will provide you with the relevant information.
- AAIS will, for compliance purposes, keep a copy of the policy that was issued to you. Communication by AAIS concerning any policy issued will be in English.

4. What will you have to pay for services provided by AAIS?

AAIS will always inform you of, or confirm, in writing its fees for the services it provides under this contract. These fees will be advised in the contract, in the accompanying letter, or separately in writing and will be identified separately from the premium. Subject to any statutory rights you may have, AAIS will not refund any of its fees except where it has arranged a refund of premium following cancellation in the cooling off period of the AA Breakdown Repair Cover Policy. AAIS will also tell you about any other charges relating to your AA Breakdown Repair Cover.

5. Changes to Terms & Conditions

Annual cover: AAIS is entitled to change any of these Terms & Conditions at renewal. AAIS also reserves the right to make changes to these Terms & Conditions during the policy year, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

For Continuous cover, AAIS is entitled to make changes to any of these Terms & Conditions (and to the fees payable) during a Continuous contract, but will always give at least 45 days prior notice of any such change(s).

6. Matters outside AAIS's reasonable control

AAIS shall not be liable for service failures where it is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside AAIS's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle equipment or system failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

7. Exclusion of liability for loss of profit etc

AAIS shall not, in any event, and to the extent permitted by law, have any responsibility for (a) any increased costs or expenses; (b) any loss of (i) profit (ii) business (iii) contracts (iv) revenue or (v) anticipated savings; or (c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict AAIS's liability for negligence resulting in death or personal injury.

8. Third parties

None of the Terms and Conditions, or benefits, of this contract are enforceable by anyone else other than the insured. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

9. Interpretation: Use of English Law and Language

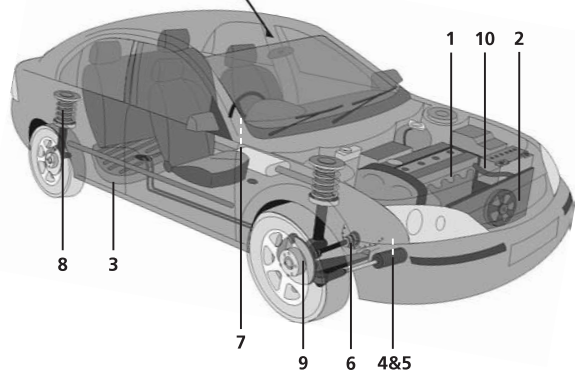
This contract is written in English and is governed by, and should be interpreted under, the laws of England and Wales.

For claims please call **0845 604 0042**

For claims please call **0845 604 0042**

Parts insured under AA Breakdown Repair Cover

Subject to the limits detailed and the Terms and Conditions of cover, AA Breakdown Repair Cover provides for the cost of repair or replacement of the following insured parts:



1 The Engine

All parts are covered **other than** exhaust systems.

2 Engine Cooling System

All parts are covered, **other than** in the case of damage or failure due to freezing, corrosion, erosion and blockage.

3 Fuel System

All parts are covered, **other than** in the case of damage or failure due to incorrect or contaminated fuel, internal blockage, adjustments and failure to meet current emission legislation.

4 Clutch

All parts are covered **other than** worn-out friction surfaces.

5 Gearbox

All parts are covered.

6 Differential and Drive Line

All parts are covered excluding motorcycle drive chains and sprockets.

7 Steering

All parts are covered **other than** steering locks, ignition locks and barrels.

8 Suspension

All parts are covered **other than** wheels, tyres and suspension forks.

9 Braking System

All parts are covered **other than** brake discs, pads, drums and shoes.

10 Electrical System

All parts are covered including vehicle starter batteries **other than** sun roof motors and mechanisms, folding roof motors and mechanisms, window mechanisms (electrical and mechanical), door lock mechanisms (electrical and mechanical), ignition lock and barrel, lamps, bulbs, faulty connections, speedometer and odometer.

Other Insured Parts are:

Air conditioning compressor but not any other air conditioning components. Front windscreen wiper linkages.

Housings and Casings

These are covered provided they are damaged by the failure of an insured part.

Other parts that are not covered:

All body parts, roof frames, glass, non-glass windows, paint, upholstery, folding roof fabric, trim, and cosmetic finishes, motorcycle frames and fairings; Any equipment that is not fitted as standard by the manufacturer at the time of production.

Important note –

Consumables: The cost of replacing consumables such as oils, filters, and antifreeze, is only included when the relevant consumable is replaced as part of a repair that is carried out, the cost of which forms part of a valid claim and where replacement is requested at the time authorisation is sought.

Warning lights: Please be aware that the fact that a warning light, which is linked to an insured part, is illuminated does not necessarily mean that the repair or replacement of the relevant insured part is required and/or will be paid for under Your AA Breakdown Repair Cover policy.

Specific Exclusions:

Cover does not include the following:

1. **the first £25 of each claim (this is the excess which must be paid for each claim);**
2. the VAT content of any claim where You are VAT registered;
3. Mechanical or Electrical defects occurring prior to the purchase of this cover;
4. defects You knew or ought reasonably to have known about prior to the commencement of the journey on which the Mechanical or Electrical Failure occurred;
5. any defects reported to or by the AA patrol, or AA appointed garage agent, that are not connected to the initial cause of breakdown;
6. modifications and/or alterations to manufacturer's original specification;
7. any other defects identified by Your repairing garage not connected to the initial cause of the breakdown;
8. any defects due to the poor maintenance of the vehicle, including cambelt failure and any consequential damage, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations;
9. any defects referred to a garage prior to AA attendance under Your AA Membership;
10. Wear and Tear, unless it has caused an insured part to suffer a Mechanical or Electrical Failure;
11. exhaust systems, wheels and tyres, sunroof motors and mechanisms, lights and bulbs, faulty connections, window mechanisms (mechanical and electrical), air conditioning components, speedometers and odometers; all body parts, locks and keys, steering locks, ignition locks and barrels; all windows, paint, trim, upholstery, cosmetic finishes, folding roof motors, frame and fabric, fuel gauge; brake discs and pads or brake drums and shoes, motorcycle drive chains and sprockets, motorcycle suspension forks, motorcycle frames and fairings;
12. damage to a non-insured part resulting from the Mechanical or Electrical Failure of an insured part;
13. repairs required due to incorrect or contaminated fuel;
14. routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination and failure to meet current emission legislation;
15. any loss where the odometer has been tampered with, altered or disconnected or failed;
16. cover against the cost of any replacement vehicle hired following a breakdown (cover may be available under Your AA Membership if the relevant benefit is held);
17. the cost of repairing faults or damage caused by road traffic accidents, frost, freezing, corrosion, erosion, water ingress, theft or vandalism;
18. defects or damage to the extent that these result from the use of the vehicle in any sort of competition, rally or racing of any kind;
19. any liability for bodily injury, death, or damage to other persons or other property or any unforeseen loss of whatsoever nature whether arising directly or indirectly from an incident giving rise to a claim under this cover or otherwise;
20. any loss or damage due to any type of fraud, misuse or act or omission by You which is wilful, unlawful or negligent, including any loss or damage caused by continuing to drive the nominated vehicle after a fault has developed;

The "Specific Exclusions" section continues on page 13.