

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 the reasonable cost of replacement of insured parts (see under section 'Parts Insured under AA Breakdown Repair Cover' further on in this booklet) for 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, including VAT and subject to a £35 excess per claim. If garage repairs are required, the hourly labour rate will be paid at the standard rate charged by the garage, up to a maximum of £85 per hour (excluding VAT).
- You can 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 trailers. Any motorcycle must be a two wheeled motorcycle with an engine capacity of over 50cc.

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(s) 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. Servicing must be carried out by a suitable garage business, or by AA Service & Repair.

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 15):

- 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.

If you have Continuous AA Breakdown Repair Cover, paying monthly or quarterly, you may cancel the cover at any time by giving a minimum of 30 days notice.

4. What if I need to make a claim?

Following attendance under your AA Membership, if the nominated vehicle requires the repair or replacement of insured part(s), you or the repairer must call the Claims helpline on: 0844 579 0042, to obtain confirmation of cover and authorisation before repairs are started.

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: 0844 209 0556 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 by the Financial Services Commission, Gibraltar.

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: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.