

POLICY SUMMARY

This document is intended to provide you with basic details of your AA European Breakdown Cover. This is not a statement of the full terms and conditions of your policy, these can be found in your AA European Breakdown Cover Terms and Conditions Booklet (the policy booklet) and should be read in conjunction with your Statement of Insurance. In addition please see specific endorsements which apply to your policy as some sections may be restricted or excluded, depending on your individual circumstances.

The Insured

Policy Number 1000001

Mrs Anne Example
1 Example Street
Example Town
AB1 1ZZ

Period of Insurance from 1 February 2009 to 31 January 2010

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

Assistance in Europe – AA European Breakdown Cover

1. What are the main features and benefits of my policy?

OVERALL CLAIM LIMIT OF £2,000 PER PARTY, PER TRIP EXCLUDING UNACCOMPANIED VEHICLE RECOVERY, LEGAL PROTECTION AND, IF PURCHASED, OPTIONAL PARTS AND LABOUR BENEFITS.

Section 1. ROADSIDE ASSISTANCE & EMERGENCY REPAIR. Emergency roadside repair or towage to a local repairer.

Section 2. LOCATION & DESPATCH OF SPARE PARTS. Location and despatch of spare parts. No limit, to complete repairs overseas (cost of parts not covered).

Section 3. ALTERNATIVE TRAVEL ARRANGEMENTS. Replacement car hire and public transport costs to allow You to continue Your Trip or return Home. Up to £1,200 per Party (Car hire limit £120 per day). Group Cover - Up to £1,800 per Party (Car hire limit £150 a day).

Section 4. EMERGENCY ACCOMMODATION. Up to £500 per party (limit of £60 per person per night). Group Cover - Up to £1,080 per Party (limit of £60 per person per night).

Section 5. VEHICLE RECOVERY TO THE UK OR ONWARD TO YOUR ORIGINAL DESTINATION. The cost of unaccompanied recovery for Your Vehicle, up to its current market value, to a single destination being either a) Your permanent Home address or b) Your nominated vehicle repairer in the UK or c) Your original destination within the European Breakdown Cover territorial limits, providing the cost does not exceed the cost of repatriating to Your UK Home address.

Section 6. LEGAL BENEFIT. Up to £75,000 for costs of help and advice after a road traffic accident. With a bail bond guarantee of up to £1,500

Section 7. OPTIONAL PARTS AND LABOUR BENEFIT

Parts and Labour is an optional extra and is only available to those who have purchased the additional Parts and Labour benefit prior to commencement of the relevant trip. We will pay the costs of repair work, up to a maximum claim limit of £500 (including VAT), following the breakdown of Your Vehicle. For Annual Multi Trip and Annual Long Stay policies, a maximum of three (3) claims are allowed in any 12 month period of cover. Please note that this benefit only commences when Your Vehicle has left the UK, Channel Islands and the Isle of Man and it excludes; hire vehicles, caravans, motor caravans, campervans, trailers and motorcycles

THIS IS A SUMMARY OF BENEFITS. COVER IS SUBJECT TO FULL TERMS AND CONDITIONS INCLUDING GEOGRAPHICAL LIMITS AND INDIVIDUAL SECTIONS' LIMITS AND RESTRICTIONS SHOWN IN YOUR POLICY DOCUMENT ISSUED ON ACCEPTANCE OF YOUR PREMIUM OR AVAILABLE FOR INSPECTION ON REQUEST.

2. Are there any exclusions or limitations to my policy and where will I find them?

The list of exclusions and limitations below is not intended to be exhaustive nor does it replace the terms and conditions of the cover provided in the policy booklet. However, it will highlight some of the key restrictions. References to page numbers and sections given below are references to page numbers and sections of the Policy Booklet.

Service providers (refer to section 1, page 10): Third party service providers including garages, repairers, recovery operators, car hire companies, etc whose services are arranged under the policy are not approved by the AA and do not act as agents of the AA. The AA cannot be held liable for any acts or omissions of any such garages or other third parties.

Cost of repairs and replacement parts (refer to section 2, page 10): Any advice regarding the cost of repairs provided by the AA European Operations Centre will be indicative only and it is Your responsibility to ensure You have received and understood the quotation given by the repairer before agreeing to any work to be carried out. Any contract for repair will be between You and the repairer. If spare parts are not available locally, this will impact on the time taken for a repair.

Mechanical Warranty (refer to section 3, page 10): You must advise Us if Your Vehicle has a mechanical warranty. While We will provide initial assistance at the roadside, it is Your responsibility to ensure that any subsequent repairs are in accordance with and do not invalidate Your vehicle warranty.

Vehicles six (6) years of age or older (refer to section 4, page 10): If Your Vehicle is six (6) years or older at commencement of cover, the relevant vehicle age related supplementary premium must have been paid.

Average Recovery time to the UK (refer to section 5, page 10): When, vehicle recovery is arranged, delivery of the vehicle normally takes 8-14 working days from most countries in Western Europe. At busy periods, or from other destinations such as, without restriction, Scandinavia or the Balkan Peninsula, recovery may take longer.

Personal luggage and equipment (refer to section 6, page 10): Providing the trailer and goods meet the size restrictions on page 9, We will repatriate the trailer and its contents. Please note that We will not cover any costs relating to the transportation of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle/trailer. We will also not consider any claims for loss resulting from damage to/loss of use of these items. Such items remain Your responsibility at all times.

Travelling with Pets (refer to section 7, page 10); We will not cover any additional costs incurred as a consequence of an animal travelling with You or Your Party.

Replacement vehicles (refer to section 8, page 10): While We will try to source a replacement vehicle that meets Your needs, We cannot guarantee replacement vehicles of a specific make, model or type. Please see page 16 for details. Arrangements for vehicle hire cannot be made without a credit card

Service Liability (refer to section 9, page 10): Nothing shall limit Our liability to You in the event of death or serious injury caused by Our negligence.

Motor Vehicle Insurance (refer to section 10, page 11): AA European Breakdown Cover is not motor vehicle insurance. It is Your responsibility to check with Your motor insurers to extend Your motor vehicle insurance to provide comprehensive overseas cover. Failure to do so may reduce Your cover to the national legal minimum level of motor insurance in the countries You are visiting.

Vehicle Changes (refer to section 11, page 11): You must inform us if the vehicle You intend to take on Your Trip differs from the vehicle stated on Your Statement of Insurance. You are entitled to make up to three (3) vehicle changes during Your policy, provided this change is made before the commencement of the trip for which You want the particular vehicle covered. The AA reserves the right to charge an administration fee for each vehicle change made. There will be no refund of premium which has been paid in relation to any vehicle which was previously nominated under AA European Breakdown Cover, even where that supplement would not have applied to the vehicle for which a transfer of cover has been requested. For all types of cover, You must inform Us of the change in vehicle prior to commencement of Your Trip.

3. What if I change my mind about continuing with this policy?

You have the right to cancel the cover within 14 days ('the cooling off period') commencing either from the agreement of the contract (which is the renewal date when renewing Annual Multi Trip and Annual Long Stay policies) or the receipt of the policy documents, whichever happens later. The following refund policy will apply for cancellations within the cooling off period:

- a) If You cancel during the cooling off period and before the stated departure date You will be entitled to a full refund of Your premium.
- b) If You cancel during the cooling off period, but on or after the stated departure date, You will:
 - i) If You have purchased a policy of more than one month's duration, be entitled to a refund of Your premium, less Our administration charge.
 - ii) If You have purchased a policy of less than one month's duration, have no right to a refund

If You wish to cancel after the cooling off period has expired, subject to any relevant statutory rights You may have, We will not be obliged to give refunds for any unexpired portions of cover.

If You would like to cancel Your policy, please phone Us on **0870 850 1502** and return Your policy documents to: Automobile Association Insurance Services Limited, PO Box 7365, Edmiston House, 100 Edmiston Drive, Glasgow G51 9AN

4. What if I need to make a claim?

If You wish to make a claim please telephone 01256 493730 or email overseasclaims@theAA.com.

5. What do I do if I am unhappy with the service I receive?

If You wish to register a complaint please write to Us at Customer Support (OACU), AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA, phone 0845 850 1205 or email overseasclaims@theAA.com. If you cannot settle Your complaint with Us You may be entitled to refer it to the Financial Ombudsman Service.

6. Is there any protection for me if my insurer is unable to meet its liabilities?

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurance firms, the first £2,000 of an insurance claim or policy is covered in full, plus 90% of the balance. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.