



AA European Breakdown Cover Terms & Conditions Booklet

Emergency telephone numbers & how
to obtain assistance in Europe

You've got **AA** *friend*

Welcome to AA European Breakdown Cover

Welcome to the AA and thank you for purchasing AA European Breakdown Cover.

This booklet contains the Terms and Conditions for AA European Breakdown Cover and is valid for UK residents purchasing or renewing on or after 1st June 2008

European Breakdown Cover is arranged by Automobile Association Insurance Services Limited, which is an insurance intermediary, authorised and regulated by the Financial Services Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England number 2414212.

European Breakdown Cover is underwritten by Saga Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Saga Insurance Company Limited, The Saga Building, Enbrook Park, Folkestone, Kent, CT20 3SE. Saga 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. Saga Insurance Company Limited is a member of the Association of British Insurers.

We will provide breakdown cover in Europe against loss, damage or liability subject to the terms, conditions and exclusions contained in this booklet, please read it carefully.

We reserve the right to accept or refuse an application for new or extended cover.



Andrew Strong
Chief Executive Officer
Automobile Association Insurance Services Limited

Please see page 3 for what to do if you have broken down and need assistance.

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Breakdown Contact Numbers

24 hour helpline calling from the UK and abroad 00 800 88 77 66 55

(when dialling from within UK always dial 00 800 and not 0800)

When calling don't forget that dialling and ringing tones differ from country to country and that the 00 800 88 77 66 55 number may not work from some telephone networks. If you experience difficulties, please use the following numbers;

If you are in France, call.....08 25 09 88 76 or 04 72 17 12 00

From any other country.....00 33 825 09 88 76 or 00 33 472 17 12 00

Call Charges and use of Public Telephones

Some call service providers may charge for calls to free phone numbers. It may be possible for the AA Control Centre to return a call to a mobile or a car phone, but your call service provider may charge you for this call.

You are therefore recommended to use a public telephone if possible. In France, only those phone boxes displaying the blue bell sign can receive incoming calls.

Please note that the AA regrets that it cannot reimburse any telephone costs incurred by your party.

Checklist – before you travel

Make sure that you have the following original documents and other items with you and have familiarised yourself with the Terms and Conditions of your policy.

- Credit Card
(Required if you need to take advantage of the vehicle hire benefit)
- Motor Insurance Certificate/Green Card
(contact your motor insurer before taking a vehicle out of the UK to find out if you need a Green Card or if you wish to upgrade to fully comprehensive insurance)
- Driving licence
(including papercounterpart if photocard licence)
- International driving permit
(where necessary)
- Statement of Insurance or booking reference
- Vehicle registration document
- Spare set of car keys
- Passport
- Check policy details are correct
- Visit www.theaa.com/travel for information and advice on driving abroad
- Visit www.AAtravelshop.co.uk for all the products you need when driving abroad

What to do if you need assistance

Before you call anyone:

1. If possible try and stop in a safe place out of the way of traffic.
2. Switch on hazard warning lights and sidelights.
3. Place a warning triangle behind your vehicle in a clearly visible position
 - Roads: approximately 30 metres behind.
 - European Motorways: approximately 100 metres behind.
 - UK Motorways: do not place a warning triangle as this is illegal for safety reasons.
4. Get all occupants to a place of safety away from moving traffic.

What to do on a French motorway:

Motorways in France are privately managed, so if you break down on a French motorway or motorway service area, the AA cannot send out assistance to you.

1. If you can get to an emergency telephone box, please press the button and the police will send assistance to your location.
2. If you are using a public phone, please dial 17 or, from a mobile phone, dial 112.
3. Once you have been towed off the motorway/service area, call the AA's 24-hour helpline for further assistance.

What to do elsewhere in France or the rest of Europe:

Call the AA's 24-hour helpline for assistance. It is important that you contact the AA helpline if you require assistance. If you contact a garage direct, you will have to settle their bill and the AA will not be obliged to reimburse you.

If you have had an accident

If you have a road traffic accident, you must supply your motor vehicle insurance details to us when we ask for this information. You must report the accident to your insurer as instructions for the repair or recovery of the vehicle can only be taken from them.

If you do not supply us with the details of valid motor vehicle insurance when we ask you for this information, we reserve the right not to provide you with assistance.

Please be ready to tell us:

1. Your AA European Breakdown Policy number, which appears on your Statement of Insurance or your booking reference.
2. Your exact location.
3. A contact telephone number.
4. Your vehicle's make, model and registration number.
5. Your credit card details. These are only required for emergency vehicle hire or if you request the AA to make arrangements on your behalf which are not covered by the policy or if arrangements exceed policy limits.

Driving Licence

Your driving licence must also be available if the emergency vehicle hire benefit is available and is to be used; the vehicle hire company will expect to see the original driving licence, together with paper counterpart, if you hold a photocard licence.

Always carry your Statement of Insurance or booking reference

You will need to quote a valid policy number or booking reference when you contact us for assistance, and we reserve the right to refuse to arrange assistance if you are unable to do so.

Declaration

You must be able to make the following declaration at the time of taking out this cover.

As far as I know the following is true:

- a. My vehicle is eligible for AA European Breakdown Cover and has been regularly serviced and maintained according to the manufacturer's instructions and I am not aware of any electrical, mechanical or other vehicle problem which may interrupt my trip;
- b. If my vehicle is specially adapted for me or for any member of my party, I will make the AA aware of this before I travel;
- c. If I am purchasing a Single Trip or Single Trip Group policy and intend to tow a trailer or caravan, I have made the AA aware of this and paid the additional supplement.

If you cannot agree with this declaration when you take out the cover, you must phone the Automobile Association on 0870 850 1502. If you cannot contact us at the time of buying this cover, you must contact us within 14 days of purchase and before the stated departure date.

If circumstances change after you have taken out this cover, but before you travel, and you can no longer agree with the declaration, you must contact us immediately on 0870 850 1502.

Important Note

You must tell us any facts we ask for in the declaration and which could affect this insurance. If you do not, you may not be fully covered. In particular, you must give us any information which may influence our decision to provide or continue your cover. If you are not sure whether we need to know a particular fact, please contact us.

Definitions

WE/US: means Saga Insurance Company Limited, the underwriters of this cover.

YOU/YOUR: means the person named on the Statement of Insurance, who is a UK resident, has agreed to act on behalf of the whole party and is on the trip.

JOINT COVER: If you have purchased Joint Cover, one other named person, resident at your home address, who has agreed to act on behalf of the whole party and is on the trip.

PARTY: means the total number of people declared by you at the time of purchase and shown on the Statement of Insurance. We will only cover people who travel with you for the whole duration of your trip to and from the UK.

YOUR TRIP: – European/UK/Ireland: means your journey overseas in your vehicle within the period of cover, starting in the UK. We will only cover you within your home country for a direct journey to or from the seaport or Eurotunnel terminal from and returning to your home.

– Northern Ireland to Republic of Ireland cover: covers that part of your journey in your vehicle within the period of cover which starts and ends in the Republic of Ireland. There is no cover for travel within Northern Ireland.

YOUR VEHICLE: means the vehicle you are using for your trip. If you pay the towing supplement we will also cover a towed trailer or caravan. All vehicles, including trailers and caravans, must be registered permanently in the UK, Isle of Man or Channel Islands and must comply with the "Vehicle Specifications" on page 9.

HOME: means your permanent residential address in the UK, as stated in your policy documentation.

PERIOD OF COVER: means the dates declared by you at the time of purchase and shown on the Statement of Insurance which we or our authorised agents have issued and validated, but for Single Trip or Single Trip Group cover will finish as soon as you return home, even if this is earlier than the dates shown. We may agree to extend the period of cover, if your return is unavoidably delayed.

BREAKDOWN or ACCIDENT: means the unexpected complete immobilisation of your vehicle due to mechanical or electrical disruption or a road traffic accident, which affects the mobility or security of your vehicle or renders it unsafe to drive.

Policy Benefits and Limitations

Types of Insurance and Cover

AA European Breakdown Cover is available for Annual Multi Trip, Annual Long Stay, Single Trip and Single Trip Group policies. The type of insurance you have chosen is shown on your AA European Breakdown Cover Statement of Insurance.

The following section provides summary information about each type of policy.

Annual Multi Trip

Entitles you to make an unlimited number of motoring trips in your vehicle within the year period specified on your Statement of Insurance. Each individual trip must not exceed a maximum of 90 days. We calculate the length of each trip from the time of your departure from your UK registered address until you return home to that address.

Cover is only available for travel in an eligible vehicle under 11 years of age.

There is no additional supplement for towing trailers and caravans under Annual Multi Trip – this is included in the price.

The maximum party size is eight persons.

Annual Long Stay

Entitles you to make an unlimited number of motoring trips in your vehicle within the year period specified on your Statement of Insurance.

Each individual trip must not exceed a maximum of 350 days. We calculate the length of each trip from the time of your departure from your UK registered address until you return home.

Cover is only available for travel in an eligible vehicle under 11 years of age.

There is a maximum of eight people in a party. We will also include cover for a caravan or trailer you are towing without extra charge.

Single Trip

This type of policy covers you and your vehicle for one outbound and return trip to Europe, for the duration and dates specified on your Statement of Insurance.

If your vehicle is over 11 years old, an additional older vehicle supplement will be charged. An additional supplement will also be charged if you are towing a trailer or caravan.

Single Trip Group

This policy is specifically to cover large parties of between 9–15 people including the driver and infants. This type of policy covers you and your vehicle for one outbound and return trip to Europe, for the duration and dates specified on your Statement of Insurance.

An additional supplement will be charged if you are towing a trailer or caravan. Cover is only available for travel in an eligible vehicle under 11 years of age.

Duration of cover

Single Trip Cover is only valid between the dates set out on Your AA European Breakdown Cover Statement of Insurance, unless you are delayed due to a breakdown or accident.

Annual Multi Trip Cover provides you with cover for a full 12 months. However, no journey should exceed a maximum of 90 days. If you would like to stay in Europe for longer than 90 days, then Annual Long Stay should be purchased.

Significant Features and Benefits

The table below is a summary of the key features, benefits and claim limits of your policy. Full details of cover, showing restrictions and limitations are shown in the separate sections on pages 14-20.

Benefits	Single Trip, Annual Multi Trip and Annual Long Stay Policies	Single Trip Group Policies
Overall Claim Limit	Overall claim limit of £2,000 per party per trip (excluding unaccompanied vehicle recovery and legal protection benefits)	
1. Roadside Assistance and Emergency Repair	Emergency repair at the roadside or towage to nearest repairer.	
2. Location and Despatch of Spare Parts within Europe	Location and despatch costs (parts not covered)	
3. Alternative Travel Arrangements	Up to £1,200 per party; vehicle hire limit £120 per day	Up to £1,800 per party; vehicle hire limit £150 per day
4. Emergency Accommodation	Up to £500 per party; limit of £60 per person per day	Up to £1,080 per party; limit of £60 per person per day
5. Vehicle Recovery to the UK	To recover your vehicle to the UK (but only where cost of recovery does not exceed vehicle's current market value) or Vehicle collection – one person's costs to collect after repair overseas	
6. Legal Benefit	Up to £75,000 for costs of help and advice after a road traffic accident Bail bond guarantee up to £1,500	

For more detail on each aspect of your policy, please see pages 14-20.

Transportation of animals

Please note that we are not obliged to arrange transportation for any animals. You are responsible at all times for making alternative arrangements for the transportation of any animal accompanying you. Please see clause 13 of the General Terms and Conditions on page 22.

Claim Limits - Annual Multi Trip and Annual Long Stay Cover

We will accept a maximum of three separate claims within the dates stated on your Statement of Insurance.

If you reach the limit of three separate claims, we reserve the right to refuse to meet any further claims and/or to refuse to provide any further assistance during this period of cover and/or to refuse to offer renewal of the cover when it expires.

Geographical limits

Cover applies within the following geographical limits. If your vehicle travels outside the geographical limits of your policy, you will not be covered for that portion of the trip. Please note that one of the person(s) named on the Statement of Insurance must be with the Vehicle when assistance arrives.

Europe - United Kingdom*, Isle of Man, Channel Islands, Republic of Ireland, all islands of the Mediterranean (excluding Northern Cyprus) and the following countries of mainland Europe:

Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden and Switzerland.

Cover does not apply to territories beyond mainland Europe.

***United Kingdom**, except as detailed in the next paragraph cover starts from when you leave your home address in the UK. This means your policy will cover you to and from the seaport or Eurotunnel terminal from and to your home.

Travel from Northern Ireland to the Republic of Ireland - Cover for travel commencing from home in Northern Ireland to the Republic of Ireland begins when you reach the Republic of Ireland. There is no cover for travel within Northern Ireland.

Trips within the British Isles are restricted to journeys where you take a vehicle overseas by waterborne craft and not for crossing estuaries and non-tidal waterways.

Cover within your home country applies only to a direct journey to and from the seaport or Eurotunnel terminal.

We reserve the right to amend the geographical limits of cover in the event of war, civil disturbance, riot or radioactive contamination.

Vehicle Specifications

1. Vehicle types

We cover the following vehicle types:

a) Private cars

This policy covers private cars manufactured less than 11 years ago. An older vehicle supplement may be available and payable for cars manufactured over 11 years ago.

b) Motorcycles

This policy covers motorcycles over 200cc on the same basis as other eligible vehicles. However, we regret that it is not possible for us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged.

We regret that we will be unable to arrange a motorcycle recovery specialist. However, we will organise for your motorcycle to be repatriated back to the UK providing it fits the weight and size restrictions detailed on page 10.

c) Light Vans and Minibuses

The policy only covers light vans and minibuses manufactured less than 11 years ago.

d) Campervans and Motor Caravans

The policy covers campervans or motor caravans manufactured less than 11 years ago. However, AA members wishing to purchase Single Trip cover for older vehicles may apply for special consideration. If cover is exceptionally agreed, an older vehicle supplement must be paid. No cover is available for older campervans or motor caravans under Single Trip Group, Annual Multi Trip or Annual Long Stay policies.

e) Trailers and Caravans

Commercially built caravans, luggage trailers, camping trailers, car trailers, boat trailers, bike trailers, flatbed trailers and trailer tents are included within the policy providing that the towed vehicle and the trailer load complies with the weight and size restrictions shown below and does not exceed the manufacturer's fully laden height, weight and width limits and is fit for purpose. In addition, a spare wheel and tyre must be carried.

A towing supplement is payable except for Annual Multi Trip or Annual Long Stay policies.

We do our best to find solutions to motoring problems, but we regret we cannot arrange a replacement caravan or trailer if it cannot be repaired in Europe. It is also extremely difficult to hire vehicles with tow bars, so it may become necessary to repatriate a caravan or trailer together with the insured vehicle, if the insured vehicle cannot be repaired abroad by the return date.

If we cannot repair the trailer in Europe, we will only repatriate a trailer up to its current market value.

We will not cover personal effects/goods/vehicles/boats or other waterborne craft on or in your vehicle/trailer nor consider any consequential loss. These remain your responsibility at all times.

Any type of vehicle or trailer not mentioned in these Terms and Conditions is not covered.

2. Weight and size restrictions (including any load carried).

We cover vehicles highlighted overleaf providing that they comply with the limitations and vehicle type, weight and size restrictions, and other conditions as set out below.

The trailer, caravan and its load must also comply with the size and weight restrictions below, or unfortunately we will be unable to recover your property.

Maximum vehicle weight:	3.5 tonnes (3500kgs) gross vehicle laden weight
Maximum vehicle length:	7m (23ft) including any towing equipment attached to your vehicle
Maximum vehicle width:	2.3m (7ft 6in)
Maximum vehicle height:	3m (9ft 10in)

3. Vehicle Specifications

All vehicles must be built to manufacturer's specifications, display a current tax disc, hold a current MOT certificate (where required), hold appropriate insurance for driving overseas, be in a roadworthy condition at the start of your trip and used for private purposes only. In the event of a claim we may require proof of your vehicle's service history.

4. Vehicle Occupancy

a) Single Trip, Annual Multi Trip and Annual Long Stay Cover

The maximum persons in the car must not exceed eight including the driver and infants and must also not exceed the number of seats fitted in the vehicle. The vehicle must have seats and restraints fitted as manufacturer's standard.

b) Single Trip Group Cover

The maximum number of persons in the car must not exceed 15 including the driver and any infants, and must also not exceed the number of seats fitted in the vehicle. The vehicle must have seats and restraints fitted as manufacturer standard.

You must comply with legislation in the countries you are visiting and we cannot be liable for any loss whatsoever because your vehicle cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions. If in doubt, contact the AA for advice before you travel.

Significant and Unusual Exclusions or Limitations

AA European Breakdown Cover is not an extension of AA Membership benefits into Europe but is subject to the Terms and Conditions as shown within this policy booklet.

1. Service providers

AA Patrols do not operate in Europe. Roadside assistance will usually be provided through a garage or, if you are visiting a country where a motoring organisation operates, a local patrol may assist.

- Third party service providers including garages, repairers, recovery operators, car hire companies, etc 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.

- Vehicle recovery is not AA Relay and vehicles will usually be brought back unaccompanied
- National holidays and working hours vary throughout Europe and are different to the UK. This will impact on the assistance we are able to provide to you especially during busy periods.
- European garage mechanics and patrols are unlikely to speak English. Your AA European Breakdown Cover will provide a translation service for you. If you need help, ring the 24-hour AA Helpline on 00 800 88 77 66 55

2. Cost of repairs and replacement parts

- Any advice regarding the cost of repairs provided by the AA Helpline 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.

3. Mechanical Warranty

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.

4. Vehicles 11 years of age or older

An older vehicle supplement must be paid for Single Trip cover. No cover for older vehicles is available for Single Trip Group, Annual Multi Trip and Annual Long Stay policies.

5. Average Recovery time to the UK

Vehicle recovery from Western Europe will take on average 8-14 working days. At busy periods and from further destinations recovery may take longer.

6. Personal luggage and equipment

Providing the trailer and goods meet the size restrictions on page 10, we will repatriate the trailer and its contents. Please note that your personal effects/goods/vehicles/boats on or in your vehicle/trailer remain your responsibility at all times.

7. Travelling with Pets

We will not cover any additional costs incurred as a consequence of an animal travelling with you or your party.

8. Replacement vehicles

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.

9. Service Liability

Nothing shall limit our liability to you in the event of death or serious injury caused by our negligence.

10. Motor Vehicle Insurance

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.

If you have a road traffic accident, you must supply your motor vehicle insurance details to us when we ask for this information. You must report the accident to the insurer as instructions for the repair or recovery of the vehicle can only be taken from them.

Cancellations

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 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:

AA Insurance Services
PO Box 7365
Edmiston House
100 Edmiston Drive
Glasgow G51 9AN

Annual Policy Automatic Renewals

If you have purchased Annual Multi Trip or Annual Long Stay cover and have chosen to pay by Direct Debit or Continuous Credit Card payments, we will renew your cover automatically after 12 months.

We will send you a written reminder in advance of your renewal date to advise you of the premium and any changes to cover that will take effect at renewal. Please note that if your car is over 11 years old at the time of renewal we regret that we will be unable to continue to cover your vehicle. If you would like to switch your AA European Breakdown Cover to another vehicle, please contact us on the number below.

If you do not want your cover to renew on this basis, or would like to make any changes to your policy, you should contact us at least 7 days prior to renewal on 0870 608 0681.

Extending your stay

Conditions

Please contact us before your existing cover expires.

If you decide to stay abroad beyond the policy end date declared at the time of purchase and shown on the Statement of Insurance, you must notify us of your new plans before the cover expires and pay the additional premium to keep your cover in force. A minimum administration charge of £10.00 may be made. If you do not contact us before your cover has expired, your cover will lapse and cannot be reinstated.

Information we require to extend your policy:

- Your name
- Your policy number or booking reference
- The amended date of your return home
- Your original return date
- How many extra days' cover you need
- The address where we should send your amended Statement of Insurance
- Your payment details. You must pay for the extension at the time of your request.

The policyholder must request any extension of cover personally, and any extension of cover will be at the AA's discretion. The original financial limits will continue to apply to the extended period of cover and any extension is subject to the terms and conditions applying to AA European Breakdown Cover policies as set out in this booklet.

What if my original cover has already expired?

The AA is only authorised to sell cover to customers who start their journey in the UK. Therefore, if you are outside of the UK when your cover expires, we cannot extend your original cover or put in place a new policy.

What happens if as a result of an accident or breakdown my policy has expired?

Please also advise if any claims have been incurred under AA European Breakdown Cover while you have been abroad. Cover is extended automatically without charge if you are prevented from returning home as planned due to an incident insured against by this cover.

How long can I extend my policy for?

It depends on the type of policy you purchased, please see the details below:

	Maximum policy duration
Single Trip	365 days for a single trip
Single Trip Group	365 days for a single trip

To extend your AA European Breakdown Cover, please call us on 00 44 870 850 1502.

Service Descriptions

If your vehicle is stranded on the highway as a result of breakdown or accident, AA European Breakdown Cover ("the covers") will provide, within the Geographical Limits, subject to all relevant terms, conditions and exclusions contained in this booklet, for the arrangement of emergency roadside assistance and, where appropriate, vehicle recovery to the UK, emergency alternative travel or emergency accommodation assistance and legal benefits for you and your party.

1. Roadside assistance and emergency repair

WHAT WE WILL COVER

We will arrange emergency help for you and cover costs for emergency roadside repair or towage to a local repairer.

WHAT WE WILL NOT COVER

1. Any costs for labour that are not incurred at the roadside.
2. Any costs for replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or other materials.
3. Any costs for a locksmith, body glass, tyre or other specialist. If we consider that their services are needed, we will seek to arrange this on your behalf, but will not pay for the cost of the call out nor any repair.
4. Any further assistance for the incident, if the use of a locksmith or other specialist will mobilise the vehicle.
5. Any costs for non-emergency repairs such as radios, cd players and heated rear windows, satellite navigation or air conditioning or climate control faults which do not affect the mobility or security of your vehicle nor render it unsafe to drive.
6. Any costs resulting from failure to maintain or service the vehicle in accordance with manufacturer guidelines.
7. Any costs incurred because you are not carrying a spare set of vehicle keys, or other vehicle access device, (where a spare set of keys or second vehicle access device is supplied by the manufacturer), a spare set of keys for steering wheel locks, where used, and a legal and serviceable spare wheel(s) and tyre(s) or an "instant mobility system" (where this is supplied with the vehicle).
8. Any costs covered under your vehicle's warranty.
9. Any costs incurred where the vehicle is overloaded, used in rallying, off-road driving or in the Nürburgring or used in motor sports.
10. Any matter excluded from cover under the General Terms and Conditions set out on pages 21–22, for example, but without limitation, any emergency assistance required following breakdown or accident where the need for such assistance arises in the circumstances specified in clause 7 of the General Terms and Conditions.

NOTES

- a. We reserve the right to refuse to provide or arrange breakdown assistance services if one of the person(s) named on the Statement of Insurance is not present at the scene of the breakdown or accident.
- b. If we cannot arrange for a garage to accept our guarantee of costs, we will ask you to pay for any repairs undertaken at the time and reclaim AA European Breakdown Cover insured costs when you return home.
- c. We cannot guarantee that any tow to a local repairer will be within opening hours or that the repairer will be available to undertake any necessary repair immediately.
- d. Any contract for repair will be between you and the repairer.
- e. If you insist on authorising lengthy or expensive repairs contrary to our advice, we reserve the right to refuse any further service.
- f. We will only seek to arrange a guarantee of costs within the limits we cover and you will have to pay the repairing garage for extra costs and the costs of parts.

- g. Any advice regarding the cost of repairs provided by the AA Helpline 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.
- h. If you are not the owner of the vehicle, you must check with the owner before you authorise any repairs.
- i. Repair costs can vary from those in the UK.
- j. Before you pay the bill and take your vehicle away from the garage, check the work carefully to make sure it is satisfactory. Report any problem to us immediately, while you are still overseas, as it may be very difficult for you to have a faulty repair corrected or to get any redress after you have paid the bill and returned home.
- k. If the garage cannot complete the repairs within 8 hours or until after your planned return home, you must contact us to discuss your options. You must keep in touch with us to confirm any further entitlements under the benefits.
- l. If your vehicle has left the highway and you ask for assistance when it is in a ditch, standing on soft ground, sand or shingle, or stuck in water or snow, any recovery to a place of safety we arrange for you will be at your cost.

2. Location and despatch of spare parts

WHAT WE WILL COVER

We will pay for the location and reasonable delivery costs of spare part(s) needed to complete repairs overseas, providing that repairs have been agreed as the best option.

WHAT WE WILL NOT COVER

- 1. Any costs for replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or other materials.
- 2. Anything mentioned as not covered under **1. Roadside assistance and emergency repair**.
- 3. Any matter excluded from cover under the General Terms and Conditions set out on pages 21–22, for example, but without limitation, any emergency assistance required following breakdown or accident where the need for such assistance arises in the circumstances specified in clause 7 of the General Terms and Conditions.

NOTES

- a. We will ask you to pay for any spare part(s) at the time they are ordered for you.
- b. We cannot guarantee that spare part(s) will be available, especially for older vehicles, where parts may be impossible to locate.
- c. We are not liable for variations in the cost of spare parts located overseas.
- d. Standard UK spare parts may not be available locally and delays may occur in location and delivery from the UK.

3. Alternative travel arrangements

If the repairer estimates that the repairs to your vehicle will take more than eight hours, we will cover your reasonable and necessary costs for alternative travel as set out below.

WHAT WE WILL COVER

Additional expenses from one or a combination of:

- a. Contribution towards hiring an alternative vehicle; costs up to £120 per day (up to £150 per day where you have purchased Single Trip Group Cover)
- b. Air fares (economy)
- c. Rail fares (standard)

- d. Local taxi fares
- e. Any other transport equivalent to 2nd class rail fares.

Overall limit a-e is up to £1,200 per party, per trip. Where you have purchased Single Trip Group cover, we will increase the overall limit to £1,800 per party per trip.

WHAT WE WILL NOT COVER

1. Any additional charges arising from your use of the hire vehicle such as fuel costs, any insurance excess charges, or additional hire costs if you keep the vehicle longer than the period of hire agreed with us. You must pay these costs direct to the hirer.
2. Any costs incurred if you leave a hire car at a different location to the one agreed with us or the hire company.
3. Any costs incurred following your return to your home in the UK.
4. Any additional costs incurred for your pet(s).
5. Anything mentioned as not covered under **1. Roadside assistance and emergency repair**.
6. Any matter excluded from cover under the General Terms and Conditions set out on pages 21–22, for example, but without limitation, any emergency assistance required following breakdown or accident where the need for such assistance arises in the circumstances specified in clause 7 of the General Terms and Conditions.

NOTES

- a. We cannot guarantee car hire availability or equivalent replacement for your own vehicle. Multi purpose vehicles, four wheel drive vehicles, minibuses, vans, motorcycles and vehicles with automatic transmission in particular are difficult to hire.
- b. We cannot guarantee replacement vehicles can be supplied with a tow bar, and therefore your caravan or trailer may be recovered with your immobilised vehicle.
- c. We cannot arrange a replacement mobile caravan or trailer nor can we arrange for replacement roof boxes. Personal effects/goods/vehicles/boats or other waterborne craft carried in or on your vehicle, caravan or trailer remain your responsibility at all times.
- d. Unless we agree otherwise with you, we will only cover hire car costs where we have arranged the hire. We cannot guarantee that hire cars will be available in all circumstances. You must be able to comply with the hirer's terms and conditions, which will include:
 - production of a full driving licence including any endorsements, valid at the time of issue of the hire vehicle (some companies may require additional information). If you have a photocard style licence, you must carry the paper counterpart (D740) as well.
 - production of a credit card. Arrangements for a hire car cannot be made without one (see also the note on page 3 concerning acceptance of credit cards).
 - drivers must be within the hirer's minimum/maximum ages for the hire and comply with legislation in the country concerned and must have held a full driving licence for 12 months or more.
- e. If you are travelling in an MPV or similar vehicle, we may have to arrange two hire cars. Otherwise we will make alternative travel arrangements.
- f. Car hire companies' terms may change and do vary. The requirements listed above are not exhaustive and compliance with them does not guarantee availability of a hire car. If you do not comply with the hire company's terms or fail to return the vehicle to them as agreed, the hire company may take action against you.
- g. In parts of Europe, hire cars are not permitted to cross national frontiers and it may be necessary to change hire cars at national borders. If you do not follow our, or the hirer's instructions, you must pay any additional costs you incur.
- h. If we have arranged car hire for your journey home, a vehicle hired abroad cannot be used for any part of your journey in the UK; a second UK registered vehicle will be arranged for this part of the trip.
- i. For car hire or other alternative travel costs, wherever possible we will arrange and pay costs within the above overall limit. If the hirer will not accept our guarantee, we will ask you to pay and make a claim for these costs on your return home.

- j. If your own vehicle is specially adapted for you or your party's needs it is unlikely that we will be able to locate a similarly adapted vehicle overseas. We will seek with you to find a suitable alternative method of travel, within the benefit limit.

4. Emergency accommodation

If the repairer estimates that the repairs to your vehicle will take more than eight hours, we will cover your reasonable and necessary costs for additional emergency accommodation as set out below.

WHAT WE WILL COVER

Additional costs over and above those you have budgeted for, for overnight accommodation up to £60 per person, per night to a total maximum of £500 per party, per trip. (Single Trip Group cover up to a maximum of £1,080 per party, per trip).

WHAT WE WILL NOT COVER

1. Meals, drinks, telephone calls and newspapers or any other costs incurred by you or your party. You must settle these direct with the hotel before leaving.
2. Costs which you would have paid, had no problem with your vehicle occurred.
3. Costs where the need for accommodation arises from the transport of any animal.
4. Costs for any animal's emergency accommodation.
5. Anything mentioned as not covered under **1. Roadside assistance and emergency repair**.
6. Any matter excluded from cover under the General Terms and Conditions set out on pages 21–22, for example, but without limitation, any additional emergency accommodation required following breakdown or accident where the need for such assistance arises in the circumstances specified in clause 7 of the General Terms and Conditions.

NOTES

- a. We will arrange and pay costs wherever possible. Where our guarantee is not accepted, you should pay and make a claim for these costs on your return home.

5. Vehicle recovery to the UK or onward to your original destination

If repairs cannot be completed in time for your planned return home.

WHAT WE WILL COVER

The cost of unaccompanied recovery for your vehicle, up to its current market value, to a single destination being either a) your UK permanent home address or b) your nominated vehicle repairer in the UK or c) your original destination within the AA European Breakdown Cover territorial limits, providing the cost does not exceed the cost of repatriating to your UK home address.

We will also cover any reasonable storage charges incurred in the recovery.

We may, at our discretion and depending on circumstances, arrange and agree with you an alternative method of recovery and cover reasonable costs, as follows:

- If repairs are started but not completed before your planned return home, we will arrange with you and pay for one person's reasonable travel and accommodation costs to go directly overseas to collect your vehicle.

WHAT WE WILL NOT COVER

1. Recovery of your vehicle if we calculate it to be beyond commercial economic repair. We will never pay more than the value of the vehicle to bring it home. If we advise you that your vehicle is beyond commercial economic repair, we will give you up to 8 weeks after the original incident to agree suitable alternative arrangements with us for the recovery or disposal of your vehicle. If we have no agreement after 8 weeks, we will consider you have authorised us to dispose of your vehicle.
2. Recovery where your vehicle only needs minor or inexpensive repairs. We may agree vehicle collection with you in these circumstances if repairs cannot be completed by your booked return date.
3. If you choose to have your vehicle recovered onward to your original destination you will not be entitled to any further recovery assistance for the full duration of that trip.
4. Recovery where the local garage can complete repairs before your return date.
5. Recovery costs for a vehicle if nobody in your party is fit to drive.
6. Repatriation costs for you or your party if nobody in your party is fit to drive. In such circumstances, repatriation arrangements must be made for you by your personal travel insurer.
7. Any losses resulting from delay in recovering your vehicle.
8. The cost of additional transit risk insurance. You should contact your motor vehicle insurers to ensure you have any additional cover required.
9. The replacement cost of your vehicle or any salvage money if your vehicle is beyond commercial economic repair.
10. Transportation costs for a repaired vehicle.
11. Separate transportation costs for personal effects/goods/vehicles/boats or other waterborne craft carried in or on your vehicle/trailer. These remain your responsibility at all times.
12. Any repair costs after we have recovered your vehicle to your home or chosen garage in the UK.
13. Any claim for vehicle collection costs where the overseas garage has not started the necessary repairs to put your vehicle back on the road before you return home.
14. Any additional costs incurred for your pets.
15. Anything mentioned as not covered under **1. Roadside assistance and emergency repair**.
16. Any matter excluded from cover under the General Terms and Conditions set out on pages 21–22, for example, but without limitation, any emergency assistance required following breakdown or accident where the need for such assistance arises in the circumstances specified in clause 7 of the General Terms and Conditions.

NOTES

- a. If the garage dismantles your vehicle for repairs, which are then halted for any reason, neither we, nor the garage will accept responsibility for any parts returned in your vehicle.
- b. The luggage in your vehicle always remains your responsibility and any items left with the vehicle for recovery are left at your own risk.
- c. The cost of recovery is limited to the current market value of your vehicle (calculated with reference to recognised trade guide books and the UK market). If we have any doubt as to whether your vehicle will be economic to repair we reserve the right to arrange a vehicle inspection.
- d. If your vehicle has been involved in an accident which could be subject to a claim involving your motor vehicle insurers, we reserve the right to obtain their formal agreement before we arrange the recovery of your vehicle and to negotiate with them to reclaim a proportion of the costs incurred.

- e. When vehicle recovery is arranged delivery of the vehicle may take 8–14 working days from Western European countries. At busy periods or from further destinations, recovery may take longer.
- f. Before you leave your vehicle for recovery, you should remove all valuables and make sure anything left in your vehicle is safely stowed. There is no duty-free allowance on an unaccompanied vehicle being recovered – take any dutiable items with you.
- g. You must leave keys, including those for trailers, caravans or roof boxes in a safe place with your vehicle, as Customs may need to unlock and inspect the vehicle(s).
- h. When you are notified that the vehicle is ready for collection, you will have 14 days to collect the vehicle. You will be responsible for any additional storage fees incurred beyond this period.
- i. While we will seek to return your vehicle, your party and your pet home together by the most suitable means, where this is practical and possible, we cannot be liable for any additional costs incurred for your pet.
- j. It is your responsibility to ensure that your pet meets the mandatory restrictions of the PETS Travel Scheme at all times.

6. Legal benefit

If your vehicle is involved in a road traffic accident overseas.

WHAT WE WILL COVER

Up to £75,000 in total per party for overseas legal expenses incurred as follows:

The reasonable cost of representation (Court, lawyers' fees and witness expenses) in an overseas court by a lawyer designated by us in relation to the defence of a motoring offence allegation brought against you or a member of your party involving your vehicle and where in our absolute discretion there is a reasonable prospect of a successful defence.

The reasonable cost of pursuance of uninsured loss claims against third parties arising from a road traffic accident involving you or a member of your party while using your vehicle, to cover:

- Court fees, lawyers' fees, medical and/or dental report fees and expert witness fees, and
- Reasonable travel and accommodation expenses, up to a maximum of £250 per person, where such expenses are not otherwise recoverable and necessarily incurred by you or a member of your party required by a court or for an insurer to attend overseas in connection with the claim or incident giving rise to it.

We will arrange a Bail Bond or other security to any judicial authority to secure your release or that of a member of your party or the release of your vehicle, following a road traffic accident, by advancing funds up to £1,500, provided that a suitable guarantee of repayment is received.

WHAT WE WILL NOT COVER

1. Any claim reported to us more than 180 days after the event giving rise to the claim.
2. Any claims arising from off-road racing, motor competitions, pacemaking, racing or overloading or any costs of delay or confiscation by Customs or other officials or import dues.
3. Claims being pursued under AA Travel Insurance Legal Expenses, or any other insurance.

4. Fines, damages or costs awarded against you or a member of your party.
5. Assistance, financial or otherwise, in endeavouring to obtain satisfaction of any judgement or binding decision.
6. Assistance, defence or negotiation of claims made against you or your party including but not limited to any claim made by any member of your party against another member of your party or against us.
7. Any matter excluded from cover under the General Terms and Conditions set out on pages 21–22, for example, but without limitation, any emergency assistance required following breakdown or accident where the need for such assistance arises in the circumstances specified in clause 7 of the General Terms and Conditions.

TERMS RELATING TO LEGAL PROTECTION COVER

- a. The legal costs and expenses payable by us under this section are limited to those incurred outside the state in which you or your party normally reside(s) and ancillary to the provision of the assistance given with respect to difficulties arising while you or your party are travelling away from home or your or their permanent residence.
- b. All arrangements or instructions made to a lawyer to act for you or your party must be made through us or with our prior authority and, for clarification, in instructing any lawyer on your or their behalf, we act solely as agent for you or your party.
- c. In deciding whether to give or continue cover under this section we will take into account the following matters:
 - i. in claims involving the pursuance of uninsured losses, we may refuse or terminate assistance if, in our opinion, the claim is not worth pursuing from a practical or financial point of view or a reasonable offer of settlement has been made by the other side, or you or a member of your party fail to co-operate with or follow the advice of the appointed lawyers;
 - ii. assistance in court proceedings will be refused or terminated unless we and any appointed lawyer are of the opinion that such proceedings are worthwhile with regard to: liability, the evidence available, the amount of any claim or amount remaining in dispute, the realistic chances of success.
- d. It is at our absolute discretion whether any assistance will be given for any appeal and, if assistance is agreed, it will be on such additional terms as then specified, including the extent to which we will defray the costs of such appeal.
- e. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your or another member of your party's name for our benefit against any other party.
- f. Every legal letter, writ or other legal document in connection with a claim against you or a member of your party must be sent to us immediately upon receipt.

NOTE

Notwithstanding the terms relating to legal protection cover above, we may in certain circumstances, at our sole and absolute discretion, provide you or your party with legal costs and expenses not falling within that cover.

General Terms and Conditions

1. You must comply with the following terms and conditions to have the full protection of the policy. If you do not, we reserve the right at our discretion to cancel your policy, refuse to deal with your claim or limit the service we offer.
2. You must have purchased cover prior to travel overseas and provided us with any details we require. We will provide cover for the dates and size of party declared by you at the time of purchase and shown on your Statement of Insurance. Alterations to your cover are not valid unless confirmed in writing by us or our authorised agent.
3. Your cover only entitles you to the benefits expressly specified as being available under the particular level of cover purchased.
4. While we seek to arrange or provide the benefits under your policy at all times, this may not always be possible – for example, when we are faced with circumstances outside our reasonable control, such as (without limitation) extreme weather conditions, local customs or practices, local or national fuel shortage, civil unrest, equipment or systems failure or any form of industrial action which prevents, restricts or otherwise interferes with the production of goods or the provision of services.
5. We, our employees or agents, shall not be liable to you for any loss or damage caused by us, our employees or agents where, and to the extent that:
 - a. there is no breach of a legal duty owed to you or your party by us or our employees or agents;
 - b. such loss or damage is not a reasonably foreseeable result of such breach;
 - c. any such loss or damage or increase in the same, results from any breach or omission by you or member of your party.

We, our employees and agents, shall not in any event, be liable for losses relating to any business interests you or a member of your party may have including, without limitation, lost data, lost profit, loss of opportunity or of business or for business interruption, lost contracts, revenue or anticipated savings.

Please also pay careful attention to the note on page 10 – Significant and Unusual Exclusions or Limitations – regarding the nature of our relationship with the third party service providers.

6. We have the right to refuse to provide service where we consider that you or any member of your party is behaving or has behaved in a threatening or abusive manner to our employees, patrols or agents, or to any third party contractor and we reserve the right to invalidate cover at any time if, in our opinion, you have misused services provided under this cover.
7. We will not cover anyone in your party for any claims arising directly or indirectly from:
 - a. psychotic mental illness; being under the influence of drink or drugs, (except as prescribed by a doctor);
 - b. alcoholism, drug addiction, solvent abuse, wilful exposure to risk (unless trying to save someone's life);
 - c. engaging in professional or organised sports or hazardous pursuits;
 - d. direct or indirect consequences of terrorist activity, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), revolution, insurrection, military or usurped power;
 - e. having an accident whilst engaged in paid manual work or hazardous occupation of any kind;
 - f. the negligent acts of you or your party;
 - g. any failure to take all reasonable steps to minimise any loss;

- h. any payment which you would normally have made, if nothing had gone wrong.
8. Nothing shall restrict or limit our liability for death or personal injury in the event of our negligence.
9. If we do not enforce or rely upon any of these terms and conditions on a particular occasion or occasions, this does not prevent us from subsequently relying on or enforcing them.
10. The headings used in this booklet are for convenience only and shall not affect the interpretation of its contents.
11. We have chosen that the law of England and Wales apply to this policy and this law will apply unless the policyholder has asked for another law to apply and we have agreed to it before the start of the agreement. This agreement is subject to the non-exclusive jurisdiction of the English Courts. This policy and all correspondence shall be written in English.
12. If at the time of making a claim you have any policy covering the same risk, we are entitled to contact the Insurer for a contribution.
13. We will not cover any additional costs incurred as a consequence of an animal travelling with you or your party.

Making a claim

Calls may be recorded or monitored for training purposes or to improve the quality of our service.

Whilst we make every effort to guarantee costs within the benefits on your behalf, there will be occasions when we will ask you to pay the bill locally and reclaim agreed costs when you return home. Claims should be submitted within 31 days of your return home. To obtain a claim form, please telephone 01256 493 730 or email: overseasclaims@theAA.com

Please quote your policy number or booking reference and any additional reference you may have been given by our Operational staff. Please return the completed form urgently to us, with original receipts and Statement of Insurance.

Conditions of making a claim

1. It is important that you answer each question correctly when taking out this cover and also declare any material fact. Failure to answer a question correctly or non-disclosure of a material fact can result in the Insurer turning down a claim made under the policy, where such misrepresentation or non-disclosure is relevant to the claim.
2. You should submit a claim to us within 31 days of your return home, except legal claims which should be submitted within 180 days.
3. You must produce the original Statement of Insurance and original receipts for expenditure before we will pay any claim.
4. We will not accept any alterations to the terms of this insurance, unless a duly authorised official of ours has confirmed changes in writing.
5. You must send us every legal letter, writ or other legal document, in connection with any claim against you or another member of your party, immediately you receive it.

6. If we guarantee costs on your behalf, you must repay us on demand for any expenses not covered by this insurance. We will not settle any claim for costs you paid under this insurance until you have repaid us in full.
7. We may pay you our full liability under the cover at any time, and once we have done so, no further payments will be made. The benefit limits for each section and overall claim limit show the maximum payable for one trip, irrespective of the number of incidents during your trip.
8. If you or anyone acting for you deliberately make a false claim or statement, the insurance will become invalid and we will not pay any claims.
9. We will not cover anything excluded under General Terms and Conditions shown on pages 21–22.
10. You must obtain any original certificates, information, evidence and receipts required by us at your expense.
11. We are entitled to take over any rights your party may have in the defence or settlement of any claim and to take proceedings in your or any other member of your party's name for our benefit against any other party.
12. You must not admit liability, offer or promise to make any payment in admission of liability unless we agree to it in writing.
13. You must do all that you can to keep your claims as low as possible and to prevent loss, theft or damage.
14. In the event of your intended method of travel and/or route being unavailable due to an insured cause, you and your party must take suitable steps to travel by the most reasonable alternative method or route.
15. We will be entitled to pursue claims against third parties on their own behalfs in the name of and to the same degree as you would be entitled, in relation to any outlays of ours under the cover.

Compliments and complaints procedure

If you have a compliment or complaint about European Breakdown Cover, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve the AA's service.

Please phone us on: 0845 850 1205

Or write to:

Customer Support (OACU),

AA, Fanum House, Basing View,
Basingstoke, Hampshire RG21 4EA

Fax: 01256 493 721

E-Mail: overseasclaims@theAA.com

Please make sure that you quote the policy number which can be found on your Statement of Insurance.

If you are refused service by us, either in whole or in part, you have the right to an explanation from us in writing.

It is our policy to acknowledge any complaint within 5 working days, advising you of who is dealing with your concerns and attempt to address them. If our investigations take longer, a full response will be given within four weeks or an explanation of the AA's position with timescales for a full response. If you are not satisfied with our response, you may refer the matter directly to the Insurer at:

AA European Breakdown Cover
Saga Insurance Company Limited
Fanum House, Basing View,
Basingstoke, Hampshire RG21 4EA

If you remain dissatisfied after you have received our final response, you can contact the Financial Ombudsman Service at Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Telephone: 0845 080 1800 or
E-Mail: enquiries@financial-ombudsman.org.uk

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

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our 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

Using your personal information

- 1.1. The AA group of companies* (including The Automobile Association Limited, AA Limited, Automobile Association Insurance Services Limited and Automobile Association Personal Finance Limited) ("we") will use your personal information for the following purposes:
 - a. to identify you when you contact us;
 - b. to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies);
 - c. to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
 - d. to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
 - e. to help to prevent and detect fraud or loss; and
 - f. to contact you in any way (including mail, email, telephone, visit, text or multimedia messages) about products and services offered by us and selected partners unless you have previously asked us not to do so.
- 1.2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process

of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

- 1.3. We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.
- 1.4. We may check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:
 - a. help make decisions about credit related services for you and members of your household;
 - b. help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - c. trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; and
 - d. check your identity to prevent money laundering unless you give us other satisfactory proof of identity.
- 1.5. If you need details of those credit agencies and fraud prevention agencies from which we obtain and with which we record information about you, please write to our Data Protection Compliance Manager at The Automobile Association, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.
- 1.6. Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

*A list of companies forming the AA group of companies is available from the Data Protection Compliance Manager at the address given in point 1.5 above.

Every effort is made to ensure the accuracy of the reference information contained in this publication and this is believed correct at time of printing.

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Useful contact numbers and addresses

24 hour helpline calling from the UK and abroad	00 800 88 77 66 55
To make changes, cancel or enquire about your policy.....	0870 850 1502
To extend your policy after your trip has started.....	++ 44 870 850 1502
To renew your European Breakdown Cover policy.....	0870 608 0681
To purchase European Breakdown Cover.....	0800 072 3279
To purchase UK AA Membership.....	0800 085 2721
Website.....	www.theaa.com/europe
Compliments and Complaints.....	0845 850 1205
To make a claim.....	01256 493 730

When calling don't forget that dialling and ringing tones differ from country to country and that the 00 800 88 77 66 55 number may not work from some telephone networks. If you experience difficulties, please use the following numbers for breakdown assistance;

If you are in France call.....	08 25 09 88 76 or 04 72 17 12 00
From any other country.....	++ 33 825 09 88 76 or ++ 33 472 17 12 00