

The page features several large, light grey stars scattered across the background. One star is at the top center, another is to its right, a third is below the second, a fourth is to the left of the third, a fifth is at the bottom left, and a sixth is to the right of the fifth. A grey horizontal bar is positioned behind the main title text.

AA European Breakdown Assistance - Short Break

Terms & Conditions Booklet

Emergency telephone numbers and how to obtain assistance in Europe

Welcome to AA European Breakdown Assistance - Short Break

Welcome to the AA and thank you for purchasing AA European Breakdown Assistance - Short Break.

This booklet contains the Terms and Conditions for AA European Breakdown Assistance - Short Break and is valid for UK residents purchasing or renewing on or after 1st March 2011.

European Breakdown Assistance - Short Break 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 Assistance - Short Break is underwritten by Acromas Insurance Company Limited (AICL), 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Enbrook Park, Sandgate, Folkestone, CT20 3SE. 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.

References to 'the AA' or 'the Automobile Association' in this booklet are to Automobile Association Insurance Services Limited, which acts as agent of Acromas Insurance Company Limited.

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.

A handwritten signature in black ink that reads "Andrew Strong".

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.

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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Contents:

Breakdown Contact Numbers	2
Checklist – before you travel	2
What to do if you need assistance	3
Declaration	4
Definitions	4
Policy benefits and limitations	
Types of insurance and cover	5
Key features and benefits.....	5
Geographical limits	6
Vehicle Specifications.....	7
Significant and unusual exclusions or limitations	8
Cancellations	9
Extending your stay	9
Service Descriptions	
1: Roadside assistance and emergency repair	10
2: Location and despatch of spare parts.....	12
3: Optional parts and labour benefit.....	12
General Terms & Conditions	13
Making a claim	15
Compliments and complaints procedure	16
Using your personal information	17

Breakdown Contact Numbers

24 hour helpline calling from the UK, UK mobiles 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 in France calling on a French landline, call 08 25 09 88 76 or 04 72 17 12 00

From any other country/UK mobile phones 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 European Operations 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

Please familiarise yourself with your AA European Breakdown Assistance - Short Break policy and check that your cover details are correct. You may wish to take your Terms and Conditions booklet with you.

Make sure that you have the following original documents and other items with you.

Required items

- Credit Card
(To pay for any unexpected costs as a result of breakdown)
- 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 paper counterpart if photocard licence)
- International driving permit
(where necessary)
- Statement of Insurance or booking reference
- Vehicle registration document or hired/leased certificate (if applicable), plus letter of authority if vehicle is hired or borrowed.
- Passport

Advisable items and further information

- Spare set of car keys
- Visit theAA.com/motoring_advice/overseas
(for further information on legal requirements and advice on driving abroad)
- Visit AAtravelshop.co.uk
(for 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. Put on your high visibility jacket where legally required.
(see theAA.com/motoring_advice/overseas for further information)
4. 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.
5. 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 arrange for assistance to be sent 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 24-hour helpline for further assistance.

Please note that from it is compulsory in France to travel with a warning triangle and a fluorescent high visibility vest. Please see theAA.com/motoring_advice/overseas for further details on various European driving requirements.

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 we 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 arrange assistance for you.

Please be ready to tell us:

1. Your AA European Breakdown Assistance - Short Break 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.

Driving Licence

Your driving licence must also be available if you need to hire a vehicle overseas. The 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 Assistance - Short Break 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 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 AA on 0844 209 0081. 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 0844 209 0081.

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/OUR: means Acromas 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 Your 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.

YOUR TRIP: means Your journey overseas in Your Vehicle within the period of cover, starting in the UK. We will only cover You within the UK for a direct journey to or from Your Home, to or from (as applicable) the seaport or Eurotunnel terminal.

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 that has been registered for cover with the AA at the time of the relevant Breakdown or Accident. If You have paid 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 7. Cover will only apply to a vehicle which We have agreed to cover before commencement of Your Trip and in relation to which the appropriate premium and, if applicable, any relevant administration fee(s) have been paid (see also 'Vehicle Specifications' on page 7 and 'Significant and Unusual Exclusions or Limitations', clause 9 titled 'Vehicle Changes' 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 please note that 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 in order to get You Home if Your return is unavoidably delayed due to a Breakdown or Accident.

BREAKDOWN: means the unexpected complete immobilisation of Your Vehicle due to mechanical or electrical disruption, which affects the mobility or security of Your Vehicle or renders it unsafe to drive.

ACCIDENT: means the unexpected complete immobilisation of Your Vehicle due to 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 Assistance - Short Break is only available for a single trip of up to a maximum of five (5) days. The type of cover You have chosen and any supplements applicable are shown on Your AA European Breakdown Assistance - Short Break Statement of Insurance.

The following section provides summary information about this policy.

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 and is available for a maximum of five (5) days. The maximum party size is eight (8) persons.

Duration of cover

Single Trip cover is only valid between the dates set out on Your AA European Breakdown Assistance – Short Break Statement of Insurance, unless Your return is unavoidably delayed due to a Breakdown or Accident, in which case We may agree to extend cover to get You Home or to Your original destination.

Key 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 10–13

Benefits	Single Trip Policy
Overall Claim Limit	Overall claim limit of £300 per Party per trip (excluding, if purchased, optional Parts and Labour benefits)
24 hour English Speaking Assistance	Access to a 24 hour English Speaking call centre and translation assistance 7 days a week, 365 days a year
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. Optional Parts and Labour Benefit	Up to a maximum claim limit of £300 (including VAT) for parts and labour required following the breakdown of Your Vehicle

Please note AA European Breakdown Assistance - Short Break does not include repatriation for you or your vehicle, emergency accommodation, alternative travel or legal benefits. The policy holder must pay for any additional costs incurred as a result of a breakdown or accident which are not included in the table above. If this policy does not suit your requirements please contact us on 0844 209 0081 to discuss the correct policy type for you.

All claims limits are inclusive of any VAT.

For more detail on the benefits of Your policy, please see the 'Service Description' sections on pages 10–13.

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 15.

Geographical limits

AA European Breakdown Assistance – Short Break is available in four geographical zones as detailed below. The zone you have purchased will be shown on Your Statement of Insurance. You should purchase the cover which includes all countries you are travelling through. 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 Your Vehicle when assistance arrives.

Zone 1	Zone 2
Covers the countries below: United Kingdom Channel Islands or Isle of Man* Andorra Belgium France Germany Ireland Luxembourg Monaco Netherlands	In addition to the countries covered above in Zone 1, Zone 2 also covers the following countries: Austria Gibraltar Italy Liechtenstein Portugal San Marino Spain (excluding Ceuta and Melilla) Switzerland

Zone 3																																				
In addition to the countries covered in Zone 1, Zone 3 also covers the following countries: <table border="0"> <tr> <td>Albania</td> <td>Denmark</td> <td>Lithuania</td> <td>Slovenia</td> </tr> <tr> <td>Austria</td> <td>Estonia</td> <td>Macedonia</td> <td>Sweden</td> </tr> <tr> <td>Belarus</td> <td>Finland</td> <td>Montenegro</td> <td>Switzerland</td> </tr> <tr> <td>Bosnia – Herzegovina</td> <td>Greece</td> <td>Norway</td> <td>Turkey in Europe plus Uskudar</td> </tr> <tr> <td>Bulgaria</td> <td>Hungary</td> <td>Poland</td> <td>Ukraine</td> </tr> <tr> <td>Croatia</td> <td>Italy</td> <td>Romania</td> <td></td> </tr> <tr> <td>Cyprus</td> <td>Kosovo</td> <td>San Marino</td> <td></td> </tr> <tr> <td>Czech Republic</td> <td>Latvia</td> <td>Serbia</td> <td></td> </tr> <tr> <td></td> <td>Liechtenstein</td> <td>Slovakia</td> <td></td> </tr> </table> All European Mediterranean islands	Albania	Denmark	Lithuania	Slovenia	Austria	Estonia	Macedonia	Sweden	Belarus	Finland	Montenegro	Switzerland	Bosnia – Herzegovina	Greece	Norway	Turkey in Europe plus Uskudar	Bulgaria	Hungary	Poland	Ukraine	Croatia	Italy	Romania		Cyprus	Kosovo	San Marino		Czech Republic	Latvia	Serbia			Liechtenstein	Slovakia	
Albania	Denmark	Lithuania	Slovenia																																	
Austria	Estonia	Macedonia	Sweden																																	
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Bosnia – Herzegovina	Greece	Norway	Turkey in Europe plus Uskudar																																	
Bulgaria	Hungary	Poland	Ukraine																																	
Croatia	Italy	Romania																																		
Cyprus	Kosovo	San Marino																																		
Czech Republic	Latvia	Serbia																																		
	Liechtenstein	Slovakia																																		

All Zones
If you purchase All Zones, you will be covered in all countries covered in Zones 1, 2 and 3.

*If United Kingdom, Channel Islands or Isle of Man is Your country of residence then, except as detailed in the next paragraph, cover commences from when You leave Your Home address. We will only cover You in Your country of residence for a direct journey to or from Your Home, to or from (as applicable) the seaport or Eurotunnel terminal.

Travel from Northern Ireland to the Republic of Ireland: Cover for travel commencing from Home in Northern Ireland to the Republic of Ireland only begins when You reach the Republic of Ireland. There is no cover for travel within Northern Ireland.

Please note: The optional Parts and Labour benefit only commences when Your Vehicle has left the UK, Channel Islands and Isle of Man.

Trips within the British Isles are restricted to journeys where You take Your 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 areas becoming affected by war, civil disturbance, riot or radioactive contamination.

Vehicle Specifications

1. Vehicle types

We cover the following vehicle types:

a) Private cars, light vans and minibuses

Cover is available for the vehicles listed, providing they meet all the vehicle specification criteria set out under the policy. Without limitation, please note in particular the weight and size restrictions set out in point 2 below.

b) Motorcycles

Cover is also available for motorcycles over 200cc providing they meet the vehicle specification criteria set out under the policy (without limitation, please note in particular the weight and size restrictions set out in point 2 below). However, We regret that it is not possible for Us to arrange hire of 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.

Please note that motorcycles are excluded from the optional Parts and Labour benefit.

We do Our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer if Yours 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 Your vehicle, if the insured vehicle cannot be repaired abroad by Your return date.

NOTE: 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 claim for loss resulting from damage to/loss of use of these items. Such items remain Your responsibility at all times.

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

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

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

The vehicle 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)*
Maximum vehicle width:	2.3m (7ft 6in)*
Maximum vehicle height:	3m (9ft 10in)*

* These dimensions will be calculated taking into account anything attached to Your Vehicle such as any carriers or racks (e.g. bike or luggage), or anything else attached to the vehicle or the carriers/racks.

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

The number of insured people in Your Vehicle will be shown on your statement of insurance. Single Trip cover is available for a maximum of eight (8) persons, 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's standard.

Significant and Unusual Exclusions or Limitations

AA European Breakdown Assistance - Short Break is not an extension of AA Breakdown Cover benefits but is a separate insurance contract with Us subject to the Terms and Conditions as shown within this policy booklet.

1. Claims and claim limit.

AA European Breakdown Assistance - Short Break will arrange roadside assistance and emergency repair only, up to a maximum benefit level of £300. If the cost of roadside assistance exceeds this benefit level, the Policyholder may be asked to pay the total cost of the bill and claim back £300 through the claims process detailed on page 15.

If, as a result of your Breakdown or Accident, you require any further help in arranging further services, and the AA agrees to assist in arranging these services, the Policyholder must pay the full cost directly with the third party service provider.

2. Service providers

AA Patrols (that is "AA" branded patrols who are employed by The Automobile Association Limited) do not generally operate in Europe. Roadside assistance will usually be provided through a garage or, if You are visiting a country where a motoring organisation operates, We may arrange for a patrol of a local organisation to assist.

- Service providers including garages, repairers, recovery operators, patrols of motoring organisations, car hire companies, etc are not approved by Us and do not act as Our agents We cannot be held liable for any acts or omissions of any such garages or other service providers.
- We may arrange assistance for You in accordance with the terms of this cover and indemnify You for the costs involved subject to the terms and limitations of this cover. However, We do not actually provide the services (such as roadside assistance and vehicle repairs) and we are not liable for the acts and omissions of those who do. If You are dissatisfied with any work undertaken You should contact the relevant service supplier direct. If service has been provided by an AA Patrol you should contact The Automobile Association Limited.
- Please note: 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 European Breakdown Assistance - Short Break will provide a translation service for You. If You need help, ring the 24-hour AA European Operations Centre on 00 800 88 77 66 55

3. Any costs including repairs and replacement parts

- 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.
- Only the repairer has legal responsibility to You for the performance and quality of the repairs, including repairs at the roadside. We do not have any liability for the acts and omissions of the repairer, even if We pay for the repairs in part or in full.
- If spare parts are not available locally, this will impact on the time taken for a repair.

4. Mechanical Warranty

You must advise Us if Your Vehicle has a mechanical warranty. While We will arrange 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.

5. Personal luggage and equipment

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 relating from damage to/loss of use of these items. Such items remain Your responsibility at all times.

6. Travelling with Pets

We will not cover any additional costs incurred as a consequence of an animal travelling with You or Your Party.

7. Service Liability

Nothing shall limit Our liability to You in respect of death or serious injury caused by Our negligence.

8. Motor Vehicle Insurance

AA European Breakdown Assistance – Short Break 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 Your Vehicle can only be taken from them.

9. Vehicle Changes

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 Assistance – Short Break 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.

Cancellations

You have the right to cancel your European Breakdown Assistance – Short Break policy and the Optional Parts and Labour benefit within 14 days ('the cooling off period') commencing either from the agreement of the relevant contract or the receipt of the policy documents, whichever happens later. The following refund policy will apply for cancellations within the cooling off period:

- 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.
- If You cancel during the cooling off period, but on or after the stated departure date, You will 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 **0844 209 0081** and return Your policy documents to:

AA European Breakdown Cover
Lambert House
Cheadle
SK8 2DY

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
- 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 Assistance - Short Break 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 Us if any claims have been incurred under AA European Breakdown Assistance - Short Break 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?

AA European Breakdown Assistance - Short Break is only available on Single Trip policies up to a maximum of five (5) days, so the total trip length cannot exceed five (5) days. If you would like to extend your trip to more than five (5) days you will need to upgrade to either AA European Breakdown Cover or AA European Breakdown Cover - Lite product before the start date of your existing policy.

To upgrade or make any amendments to your policy, please call Us on **00 44 844 209 0081**.

Service Descriptions

If Your Vehicle is stranded on the highway as a result of breakdown or accident, AA European Breakdown Assistance – Short Break ("the cover") 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. The optional Parts and Labour benefit is only available where purchased and only applies in the event of a Breakdown (not Accident). Parts and Labour cover does not apply within the UK, Channel Islands or Isle of Man.

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

- Any costs for labour that are not incurred at the roadside.
- Any costs for replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or materials.
- Any costs for a locksmith, body glass, tyres, keys 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 13–15, 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 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 European Breakdown Assistance - Short Break 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. We do not have any responsibility to You for the acts or omissions of the providers of breakdown assistance services or repair services. Only the service provider will have legal responsibility to You for the performance and quality of the services, including repairs at the roadside, towing to a local repairer or repairs at a local repairer. We do not have any liability for the acts and omissions of the repairer, even if We pay for the repairs in part or in full.
- e. If You insist on authorising lengthy or expensive repairs contrary to Our advice, We reserve the right to refuse any further service under any part of this insurance.
- 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 13–15, 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. Optional Parts and Labour Benefit

WHAT WE WILL COVER

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 (parts and labour), up to a maximum claim limit of £300 per trip, following the Breakdown (only) of Your Vehicle when it is attended under the Roadside Assistance benefit of Your AA European Breakdown Assistance – Short Break policy. The Parts and Labour benefit only commences when Your Vehicle has left the UK, Channel Islands and Isle of Man.

Please note: In order for the Parts and Labour Benefit to apply, Your Vehicle must:

- a) have suffered 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 under the Roadside Assistance benefit of Your AA European Breakdown Assistance – Short Break policy, and
- d) need the repair or replacement of the faulty part(s) to enable Your Trip to be resumed or, if applicable, commenced. See below the circumstances in which some parts may not be covered.

Repair Authorisation and Arrangement

Repairs should not start until We have agreed with You that the relevant repair is eligible for cover. Otherwise, You will not be covered for repairs.

The responsibility for authorising repairs rests with You, and the contract for performance of the repairs is between You and the repairer. Only the repairer will have legal responsibility to You for the performance and quality of the repair. We do not have any liability for the acts and omissions of the repairer, even if We pay for the repairs in part or in full.

Any exploratory dismantling charges will only be paid for as part of a valid claim. It is Your responsibility to agree dismantling with the repairer and to pay their charges if, after dismantling, it is reasonably apparent that any defect found is not covered under the Parts and Labour benefit.

You may have to pay the garage direct for all parts and labour costs and claim these back up to the maximum claim limit when You return to Your Home address (please see the 'Making a Claim' section on page 15).

WHAT WE WILL NOT COVER

Hire vehicles, motorcycles, trailers, campervans, motor caravans and caravans are not eligible for cover under this benefit. Parts and Labour benefit does not cover the following:

1. Mechanical or electrical defects occurring prior to the commencement of the relevant trip;
2. Any repairs where pre-authorisation from Us has not been granted;
3. Defects You knew or ought reasonably to have known about prior to the commencement of the trip on which the mechanical or electrical failure occurred;
4. Any repair costs incurred after Your Vehicle has been recovered;
5. Any defects that We reasonably consider result from the modification and/or alteration of Your Vehicle from the manufacturer's original specification;
6. Any defects that We reasonably consider are not connected to the initial cause of the Breakdown;
7. Any defects due to the poor maintenance of Your Vehicle and damage resulting from such poor maintenance, including (without restriction) cambelt failure and any damage resulting from such failure, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations;
8. Tyres, windscreens, windscreen wipers and mechanism and windows, wing mirrors, sunroof motors and mechanisms, window mechanisms (mechanical and electrical), air conditioning components, all body parts, paint, trim, upholstery, cosmetic finishes, folding roof motors, brake pads, discs, drum and shoes, seat belts and seat belt mechanism, frame and fabric, fuel gauge, replacement keys or reprogramming keys;
9. Repairs required due to the introduction of incorrect or contaminated fuel;
10. Routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination or failure to meet current emission legislation;
11. Repairing faults or damage caused by Accidents theft or vandalism;
12. Repairing faults or damage caused by frost, freezing, corrosion, erosion or water ingress;
13. Defects or damage to the extent that these result from the use of Your Vehicle in any sort of competition, rally or racing of any kind;
14. Any loss or damage due to any type of fraud, misuse or any act or omission by You which is wilful, unlawful or negligent, including damage caused by continuing to drive Your Vehicle after a fault has developed;
15. 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;
16. Repairs needed because of design or fault in manufacture; and
17. Repairs needed because of accidental damage.
18. Any Breakdown of Your Vehicle which occurs in the UK, Channel Islands and Isle of Man.

NOTES:

The AA can not guarantee that spare part(s) will be available, especially for older vehicles, where parts may be impossible to locate.

The AA has no control over the variations in the cost of spare parts located or labour rates.

Spare parts which are readily available in the UK may not be readily available elsewhere and delays may occur in location and delivery.

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 for provision of 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 8 – 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 You are obliged to advise Us of this, and 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.
14. Any claim that You, anybody insured by this policy or anyone acting for You, knowingly makes under the policy:
 - that is found to be false, fraudulently inflated or supported by false documents; or
 - where loss, damage or injury is caused by Your or their wilful act or connivance; or
 - having failed to disclose or knowingly withheld any relevant information; or
 - having obtained services or goods dishonestly; or
 - having conspired with another to make a false report.

These claims will be investigated and may be prosecuted by Acromas Insurance Company Limited. Details will be passed to the police and fraud prevention agencies. All cover under the policy will be forfeited.

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 up to the benefit levels there will be occasions when We will ask You to pay the bill locally and reclaim costs when You return Home. Any other costs relating to Your breakdown or accident which are not covered by the terms and conditions for European Breakdown Assistance - Short Break will be your sole responsibility to pay. Claims should be submitted within 31 days of Your return Home. To obtain a claim form, please telephone 01256 493730 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. If You have any other policy which covers the same risk You must advise Us of this when making a claim and We are entitled to contact the insurance company to claim and receive a contribution towards costs.
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. 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.
6. 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 (1) trip, irrespective of the number of incidents during Your Trip.
7. 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.
8. We will not cover anything excluded under General Terms and Conditions shown on pages 13–15.
9. You must obtain any original certificates, information, evidence and receipts required by Us at Your expense.

10. 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.
11. You must do all that You can to keep Your claims as low as possible and to prevent loss, theft or damage.
12. 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.
13. 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

We hope you will be completely happy with your AA European Breakdown Assistance – Short Break. But if something does go wrong, We would like to know about it so We can do Our best to put things right and make sure it doesn't happen again.

a) There are several ways You can contact Us.

Please phone Us on:0844 209 0081
 Or write to: Customer Support (OACU),
 AA, Fanum House, Basing View,
 Basingstoke, Hampshire RG21 4EA
 Fax: 01256 493 721
 Text Phone:0845 850 1207
 E-Mail:overseasclaims@theAA.com

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

We will acknowledge Your complaint within five working days. If We can't respond fully then, We will tell You who is dealing with it and when You will hear from them. We will do our best to respond fully within four weeks.

If this isn't possible, We will tell You why and when You can expect a full response.

b) If You remain unhappy with Our response, You should write to:

Acromas 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: complaint.info@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. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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 Acromas Holdings group of companies, of which the AA group of companies* (including The Automobile Association Limited, AA Limited, AA Media, AA Financial Services Limited and Automobile Association Insurance Services Limited) forms a part ("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, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.
- 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.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.
- 1.5. If you need details of those credit reference and fraud prevention agencies from which we obtain and with which we may record information about you, please write to The AA Data Protection Compliance Manager at The AA, 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. **See the AA privacy policy at theAA.com/termsandconditions/privacy_policy.html for further details.

Useful contact numbers and addresses

24 hour helpline calling from the UK, UK mobiles and abroad....	00 800 88 77 66 55
To make changes, cancel or enquire about your policy	0844 209 0081
To extend your policy after your trip has started	++ 44 844 209 0081
To purchase European Breakdown Cover	0800 072 3279
To purchase UK AA Membership	0800 085 2721
Website.....	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 calling on a French landline, call.....	08 25 09 88 76 or 04 72 17 12 00
From any other country/UK mobile phones, call.....	++ 33 825 09 88 76 or ++ 33 472 17 12 00