

Policy Summary

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This document is intended to provide you with basic details of your AA European Breakdown Cover. This is not a statement of the full terms and conditions of your policy, these can be found in your AA European Breakdown Cover Terms and Conditions Booklet (the policy booklet) and should be read in conjunction with your Statement of Insurance. In addition please see specific endorsements which apply to your policy as some sections may be restricted or excluded, depending on your individual circumstances. This document applies to policies purchased or renewed on or after 1st March 2011.

European Breakdown Cover is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number: 88716 (Gibraltar). Referred to in this Policy Summary as 'We', 'Our' and 'Us'. 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.

AA European Breakdown Cover

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

Overall claim limit of £2,000 per party, per trip excluding unaccompanied vehicle recovery, legal benefit and, if purchased, optional parts and labour benefits.

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

Section 2. LOCATION & DESPATCH OF SPARE PARTS. Location and despatch of spare parts to complete repairs overseas (cost of parts not covered).

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

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

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

Section 6. LEGAL BENEFIT. Up to £50,000 for costs of help and advice after a road traffic accident. With a bail bond guarantee of up to £1,500.

Section 7. OPTIONAL PARTS AND LABOUR BENEFIT

Parts and Labour is an optional extra and is only available to those who have purchased the additional Parts and Labour benefit prior to commencement of the relevant trip. We will pay the costs of repair work, up to a maximum claim limit of £500 (including VAT), following the breakdown of Your Vehicle. For Annual Multi Trip and Annual Long Stay policies, a maximum of three (3) claims are allowed in any 12 month period of cover. Please note that this benefit only commences when Your Vehicle has left the UK, Channel Islands and the Isle of Man and it excludes; hire vehicles, caravans, motor caravans, campervans, trailers and motorcycles and any repair costs where our authorisation has not been given prior to repair work starting.

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

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

Geographical limits (refer to pages 7-8). Please see your policy documentation for details of Zone(s) covered. Please note, in addition, that cover is intended to give access to assistance whilst travelling abroad and is subject to restriction(s) for outward/inbound journeys in your country of residence.

Service providers (refer to section 1, page 9): Third party service providers including garages, repairers, recovery operators, car hire companies, etc whose services are arranged under the policy 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 third parties.

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

Mechanical Warranty (refer to section 3, page 10): You must advise Us if Your Vehicle has a mechanical warranty. While We will 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.

Average Recovery time to the UK (refer to section 4, page 10): When, vehicle recovery is arranged, delivery of the vehicle normally takes 8-14 working days from most countries in Western Europe. At busy periods, or from other destinations such as, without restriction, Scandinavia or the Balkan Peninsula, recovery may take longer.

Personal luggage and equipment (refer to section 5, page 10): Providing the trailer and goods meet the size restrictions on page 9, We will repatriate the trailer and its contents. Please note that We will not cover any costs relating to the transportation of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle/trailer. We will also not consider any claims for loss resulting from damage to/loss of use of these items. Such items remain Your responsibility at all times.

Travelling with Pets (refer to section 6, page 10); We will not cover any additional costs incurred as a consequence of an animal travelling with You or Your Party.

Replacement vehicles (refer to section 7, page 10): While We will try to source a replacement vehicle that meets Your needs, We cannot guarantee replacement vehicles of a specific make, model or type. Please see page 15 for details. Arrangements for vehicle hire cannot be made without a credit card.

Service Liability (refer to section 8, page 10): Nothing shall limit Our liability to You in the event of death or serious injury caused by Our negligence.

Motor Vehicle Insurance (refer to section 9, page 11): AA European Breakdown Cover is not motor vehicle insurance. It is Your responsibility to check with Your motor insurers to extend Your motor vehicle insurance to provide comprehensive overseas cover. Failure to do so may reduce Your cover to the national legal minimum level of motor insurance in the countries You are visiting.

Vehicle Changes (refer to section 10, page 11): You must inform us if the vehicle You intend to take on Your Trip differs from the vehicle stated on Your Statement of Insurance. You are entitled to make up to three (3) vehicle changes during Your policy, provided this change is made before the commencement of the trip for which You want the particular vehicle covered. Automobile Association Insurance Services Limited reserves the right to charge an administration fee for each vehicle change made. There will be no refund of premium which has been paid in relation to any vehicle which was previously nominated under AA European Breakdown Cover, even where that supplement would not have applied to the vehicle for which a transfer of cover has been requested. For all types of cover, You must inform Us of the change in vehicle prior to commencement of Your Trip.

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

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

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

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

If You would like to cancel Your policy, please phone Us on 0844 209 0081 and return Your policy documents to: Automobile Association Insurance Services Limited, AA European Breakdown Cover, Lambert House, Cheadle, SK8 2DY.

4. What if I need to make a claim?

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

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

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

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

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. 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.

Important information about AAIS – the company which arranges this AA European Breakdown Cover

1. Who regulates us?

We (Automobile Association Insurance Services Limited) are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our FSA registration number is 310562.

2. Which companies do we deal with?

Please note that when receiving your premium and when making a refund to you, we act as agent for your insurer. We have chosen to deal exclusively with Acromas Insurance Company Limited for European Breakdown Cover. We may renew your cover to a different underwriter or notify you of a future change if the underwriter of AA products has changed for new policies for any reason.

3. What service do we provide?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay for our services?

You will not have to pay for our service, other than in the event of a cancellation or re-issue of documentation. We will tell you about any other charges relating to your policy.

5. What to do if you have a complaint?

If you wish to register a complaint please contact us
By Phone 0845 850 1205

In writing Customer Support (OACU)
Automobile Association
PO Box 128
Basingstoke
Hampshire
RG21 4EA

By email: overseasclaims@theAA.com

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

6. Are we covered by the 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.