

Welcome to AA European Breakdown Cover - Lite

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

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

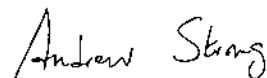
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European Breakdown Cover - Lite is underwritten by Acromas Insurance Company Limited (AICL), 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Enbrook Park, Sandgate, Folkestone, CT20 3SE. Acromas Insurance Company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



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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AA European Breakdown Cover - Lite Terms & Conditions Booklet

Emergency telephone numbers and
how to obtain assistance in Europe

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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 Cover - Lite 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

(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 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 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 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 Cover- Lite 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 us 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 - Lite 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 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 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.

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 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 8. 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 8 and 'Significant and Unusual Exclusions or Limitations', clause 10 titled 'Vehicle Changes' on page 10).

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 for Single Trip 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 or in the case of a one way trip, to Your original intended destination 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.

WESTERN EUROPE: means United Kingdom, Isle of Man, Channel Islands, Republic of Ireland, Albania, Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, France, Germany, Gibraltar, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Montenegro, Netherlands, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla) and Switzerland.

Policy Benefits and Limitations

Types of Insurance and Cover

AA European Breakdown Cover - Lite is available for Annual Multi Trip, Annual Long Stay and Single Trip policies. The type of cover You have chosen and any supplements applicable, are shown on Your AA European Breakdown Cover - Lite Statement of Insurance.

The following section provides summary information about each type of policy. Supplements are payable, for certain policies, where a caravan or trailer is towed (see pages 8–9 for details).

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 registered Home address until You return Home to that address. You may make a maximum of three (3) claims per year.

There is no additional supplement for towing trailers and caravans under Annual Multi Trip. The maximum party size is eight (8) 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 registered Home address until You return Home to that address. You may make a maximum of three (3) claims per year.

There is no additional supplement for towing trailers and caravans under Annual Long Stay. The maximum party size is eight (8) persons.

Single Trip

This type of policy covers You and Your Vehicle for one outbound and (unless one-way trip cover only is purchased) return trip to Europe, for the duration and dates specified on Your Statement of Insurance.

An additional supplement will be payable if You are towing a trailer or caravan. The maximum party size is eight (8) persons.

One-way Single Trip (available to UK residents only): means Single Trip cover which has been purchased only to cover an outward journey from Your Home to a destination within the Geographical limits that will cease upon arrival at such destination.

If it is Your intention to make a return journey Home within 31 days of leaving Home, cover must be taken for the complete trip and not just one-way.

Duration of cover

Single Trip cover is only valid between the dates set out on Your AA European Breakdown Cover - Lite 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.

Annual Multi Trip cover provides You with cover over a 12 month period between the dates set out in Your Statement of Insurance. However, no trip should exceed a maximum of 90 days. If You would like to stay in Europe for longer than 90 days, then Annual Long Stay cover should be purchased.

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 12–19.

| Benefits | Single Trip, Annual Multi Trip and Annual Long Stay Policies |
|--|---|
| Overall Claim Limit | Overall claim limit of £1,200 per Party per trip (excluding unaccompanied vehicle recovery and 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 the nearest repairer up to maximum of £300. |
| 2. Location and Despatch of Spare Parts within Europe | Location and despatch costs (parts not covered) |
| 3. Alternative Travel Arrangements | Up to £400 per Party; vehicle hire limit £40 per day |
| 4. Emergency or Accommodation | Up to £400 per Party; limit of £40 per person per night |
| 5. Vehicle Recovery to the UK or Onward to Your Original Destination | To recover Your Vehicle to the UK or onward to Your original destination (but only where cost of recovery does not exceed Your Vehicle's current market value) or Vehicle collection – one person's costs to collect after repair overseas up to a maximum of £500. |
| 6. Optional Parts and Labour Benefit | Up to a maximum claim limit of £500 (including VAT) for parts and labour required, 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. |

If European Breakdown Cover - Lite policy does not fit your requirements please contact Us on 0844 209 0081 to discuss your policy options.

Please note: 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 12–19.

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 20.

Claim Limits - Annual Multi Trip and Annual Long Stay Cover

We will accept a maximum of three (3) separate claims within the dates stated on Your Statement of Insurance.

If You reach the limit of three (3) 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

AA European Breakdown Cover - Lite is available in four geographical zones as detailed below. 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

Covers the countries below:

United Kingdom
Channel Islands or
Isle of Man*
Andorra
Belgium
France
Germany
Ireland
Luxembourg
Monaco
Netherlands

Zone 2

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:

| | | | |
|-------------------------|---------------|------------|----------------------------------|
| 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 | |

All European Mediterranean islands

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, campervans, motor caravans 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.

Please note that campervans and motor caravans are excluded from the optional Parts and Labour benefit.

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. However, We may organise for Your motorcycle to be repatriated back to the UK under the 'Vehicle Recovery to the UK or onward to Your original destination' benefit detailed on pages 16–17, providing the terms of that benefit have been met.

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

c) 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 serviceable spare wheel and tyre must be carried if supplied as part of the manufacturer's standard equipment.

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 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 the insured vehicle, if the insured vehicle cannot be repaired abroad by Your return date.

If We cannot arrange repair of the trailer in Europe, We will only repatriate a trailer up to its current market value. If You choose to collect Your trailer, the benefits are up to a maximum of £800 for one person.

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.

Please note that trailers and caravans are excluded from the optional Parts and Labour benefit if purchased.

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)* |
| 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 and any trailer or caravan, including but not limited to towing equipment, 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

Single Trip, Annual Multi Trip and Annual Long Stay Cover

The maximum persons in Your Vehicle must not exceed eight (8) 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.

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 - Lite is not an extension of AA Membership benefits into Europe but is a separate insurance contract with Us subject to the Terms and Conditions shown within this policy booklet.

1. 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:

- 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 European Breakdown Cover - Lite 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.

2. Cost of 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.

3. 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.

4. Average Recovery time to the UK

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 other destinations such as, without restriction, Scandinavia or the Balkan Peninsula, recovery may take longer.

5. Personal luggage and equipment

Providing the trailer and goods meet the size restrictions on page 9, We will arrange for the trailer and its contents to be repatriated. 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.

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. 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 14 for details.

Arrangements for vehicle hire cannot be made without a credit card.

8. Service Liability

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

9. Motor Vehicle Insurance

AA European Breakdown Cover - Lite 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.

10. 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 Cover - Lite, 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 AA European Breakdown Cover - Lite policy and the Optional Parts and Labour benefit within 14 days ("the cooling off period") commencing either from the agreement of the relevant 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:

AA European Breakdown Cover
Lambert House
Cheadle
SK8 2DY

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. For the avoidance of doubt We reserve the right to withdraw and/or not to offer cover at renewal.

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, including any applicable vehicle age related supplement(s). If You would like to switch your European Breakdown Cover - Lite to another vehicle or upgrade your policy to European Breakdown Cover 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
- 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 - Lite 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 Us if any claims have been incurred under AA European Breakdown Cover - Lite 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 |

To extend Your AA European Breakdown Cover - Lite, 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 Cover - Lite ("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, and emergency alternative travel or emergency accommodation for You and Your Party. 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 to a maximum benefit limit of £300.

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 materials.
3. 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 19–20, 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 AA European Breakdown Cover - Lite 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 eight (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 19–20, 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

You can only claim this benefit if You are not claiming the Emergency Accommodation benefit.

If the repairer estimates that the repairs to Your Vehicle will take more than eight (8) hours, We will cover Your reasonable and necessary costs for alternative travel as set out below.

WHAT WE WILL COVER

Additional expenses of up to £40 per Party, per day and a maximum limit of £400 from one or a combination of:

- a. Contribution towards the cost of hiring an alternative vehicle (including the minimum legally required motor insurance cover for the relevant territory or territories);
- b. Air fares (economy)
- c. Rail fares (standard)
- d. Local taxi fares
- e. Any other transport equivalent to 2nd class rail fares

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 additional charges made by the airline including but not limited to excess baggage.
3. (In connection with any contribution made by Us under paragraph a. above). Any contribution towards the cost of motor insurance cover for an alternative hire vehicle which is over and above the relevant minimum legally required cover for the territory or territories concerned. We strongly recommend You consider purchasing (at Your own expense) additional insurance and, for example, without restriction, purchase Collision Damage Waiver, if offered by the hirer.
4. Any costs incurred if You leave a hire car at a different location to the one agreed with Us or the hire company.
5. Any costs incurred following Your return to Your Home in the UK.
6. Any additional costs incurred for Your pet(s).
7. Anything mentioned as not covered under **1. Roadside assistance and emergency repair.**
8. Any matter excluded from cover under the General Terms and Conditions set out on pages 19–20, 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 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 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 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

You can only claim this benefit if You are not claiming the Alternative Travel Arrangement benefit.

If the repairer estimates that repairs to Your Vehicle will take more than eight (8) 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 £40 per person, per night to a total maximum of £400 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 19–20, 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 permanent Home address or b) Your nominated vehicle repairer in the UK or c) Your original destination within the AA European Breakdown Cover – Lite territorial limits, providing the cost does not exceed the cost of repatriating to Your UK Home address. This policy benefit is conditional on Us arranging recovery or agreeing in advance to the method of recovery.

We will also cover any reasonable storage charges up to £120 incurred in the recovery providing You have made every reasonable attempt to organise for Your Vehicle to be returned to Your Home.

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 may arrange with You and pay for one person's reasonable travel and accommodation costs to go directly overseas to collect Your Vehicle up to a maximum of £500.

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 eight (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 eight (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, this is repairs costing £400 or less, inclusive of VAT. 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 indicates that it 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, chosen garage in the UK, or Your original destination.
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 19–20, 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. We will not accept responsibility for any parts returned in Your Vehicle. In those circumstances, it is most unlikely that the garage would accept any responsibility.
- b. The luggage in Your Vehicle always remains Your responsibility and any items left with Your 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 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 well 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 Your 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 arrange return of 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. 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 £500 per trip, following the Breakdown (only) of Your Vehicle when it is attended under the Roadside Assistance benefit of Your AA European Breakdown Cover - Lite 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 Cover – Lite 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 Arrangements

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 20).

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 where such recovery was arranged under section 5 ' Vehicle recovery to the UK or onward to Your original destination' on page 16;
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, disc, 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:

For Annual Multi Trip and Annual Long Stay policy holders, a maximum of three (3) claims can be made within the dates stated on your Statement of Insurance.

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 9 – 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, wilfull 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

If your bill for any individual benefits exceeds the total benefit level as detailed in the Key Features and Benefits on page 6, you will be asked to pay the total bill locally and reclaim up to the maximum benefit level 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 Cover - Lite will be your sole responsibility to pay.

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. 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 19–20.
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 behalves 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 Cover. 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”:
- to identify you when you contact us;
 - 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);
 - 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;
 - to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
 - to help to prevent and detect fraud or loss; and
 - 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:
- help make decisions about credit related services for you and members of your household;
 - help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; and
 - 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](https://theaa.com/termsandconditions/privacy_policy.html) for further details.

Useful contact numbers and addresses

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| 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 renew your European Breakdown Cover - Lite policy | 0870 608 0681 |
| 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;

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| 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 |