

About our insurance services - Your contract with Automobile Association Insurance Services Limited ("we/us")

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you (the policyholder).

2. Whose products do we offer?

- We offer products from a range of insurers for car insurance.
- We only offer products from a limited number of insurers.
- We only offer products from:
ACROMAS Insurance Company Limited for Motor Legal Protection Insurance and Car Hire Insurance; Ultimate Insurance Company Limited for Motor Accident Plan and Excess Protection; St Andrews Life Assurance and St Andrews Insurance plc for AA Payment Protection Cover and AXA PPP for AA Accident Healthcare Insurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- 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. Our services and what will you have to pay us for these services?

In accordance with this contract between you and us (the "Contract") we will;

- 1. Arrange your car insurance by selecting the lowest prices from our panel of insurers that we can offer, arranging the cover with the insurer, dealing with your payment and providing you with confirmation of the details of your policy.
 2. Deal with your requests for adjustments to, or cancellation of, your car insurance by notifying the insurer, dealing with any additional premium required or with any refund of premium issued on behalf of the insurer and providing you with confirmation of the changes to your policy.
 3. Deal with your requests for any replacement documentation relating to your policy.
Under this Contract, we will charge you the following fees if applicable:
 - A policy arrangement fee of £30;
 - 1.5% of your total payment if you pay by credit card;
 - Up to £25 for mid-term adjustments and replacement documents;
 - Up to £50 if you cancel your car insurance policy.
- No fee.

The minimum duration of this Contract with us is the duration of your related AA car insurance policy. This Contract will terminate simultaneously with the termination of your related AA car insurance policy. This Contract is governed by English Law.

Subject to any statutory rights you may have as a consumer, you will not be entitled to any refund of our fees charged under this Contract except a refund of the arrangement fee where you have cancelled your AA car insurance policy in accordance with its terms in your initial 14 day cooling off period and provided that your insurance cover has not yet commenced.

We are entitled to change any of these fees or the terms and conditions of this Contract (i) on reasonable notice during the policy year if required to do so by law or regulatory authorities, or (ii) at renewal.

5. Who regulates us?

Automobile Association Insurance Services Limited, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 310562. 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's website www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- in writing The Customer Care Unit, AA Insurance Services, PO Box 2AA, Newcastle Upon Tyne, NE99 2AA.
- by phone 0844 412 4684

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

7. 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. For compulsory insurance (e.g. third-party motor), the claim is covered in full without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

8. Third parties

None of the terms and conditions, or benefits, of this Contract are enforceable by anyone else other than the Policyholder and us. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such Act, are excluded.