

Automobile Association Insurance Services Limited

About our insurance services

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.

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 Solutions Limited for Motor Accident Plan; and St Andrews Life Assurance and St Andrews Insurance plc for AA Payment Protection Cover, 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. What will you have to pay us for our services?

- We will not charge any fees for arranging your policy but may charge the following fees if applicable:
 - Up to £25 for mid-term adjustments; and
 - Up to £50 for cancellation.
 - Up to 2% of the premium if you pay by credit card.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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 0300 500 5000.

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 0870 1600 137

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)?

Your insurer is covered by the FSCS. You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For Insurance you are covered for 90% of the claim, without any upper limit. For compulsory insurance (eg third-party motor) the claim is covered in full, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0207 892 7300.