

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 buildings and contents insurance.
- We only offer products from a limited number of insurers.
- We only offer products from:
Acromas Insurance Company Limited for Home Emergency Cover and Home Legal Expenses Cover and Ultimate Insurance Company Limited for Home Accident Plan.

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 (the policyholder) and us we will;

- 1. Arrange your home insurance by selecting the lowest prices from our panel of insurers that we can offer, arranging the cover with the insurer(s), dealing with your payment and providing you with confirmation of the details of your policy(ies).
- 2. Deal with your requests for adjustments to, or cancellation of, your home insurance by notifying the insurer(s), dealing with any additional premium required or with any refund of premium issued on behalf of the insurer(s) and providing you with confirmation of the changes to your policy(ies).
- 3. Deal with your requests for any replacement documentation relating to your policy(ies).
Under this contract, we will charge you the following fees if applicable:
 - £9 for arranging your buildings or contents insurance policy or £18 for arranging your combined buildings and contents insurance policies;
 - 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 home insurance policy(ies).
- No fee.

The minimum duration of this contract with AAIS is the duration of your AA buildings or contents insurance policy and your contract with AAIS will terminate simultaneously with the termination of the related AA buildings or contents 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 AAIS' fees except a refund of the arrangement fee where you have cancelled your buildings or contents insurance policy in your 14 day cooling off period and cover has not commenced.

We are entitled to change any of these fees or these Terms and Conditions (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 0843 316 1617

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. Further information about compensation scheme arrangements is available from the FSCS.