

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; Ultimate Insurance Company Limited for Home Accident Plan and St Andrew's Life Assurance and St Andrew's Insurance plc for AA Payment Protection Cover.

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 duplicate documents;
 - Up to £50 for cancellation
 - 1.5% 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 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.

