



# About us

## 1. Who regulates us?

Automobile Association Insurance Services Limited (We) are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. 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 website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## 2. Which companies do we deal with?

Please note that when receiving your premium and when making a refund to you, we act as an agent for your Insurer. We have chosen to deal exclusively with St Andrews Life Assurance plc and St Andrews Insurance plc for AA Payment Protection Cover.

## 3. What service do we provide?

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. The extent of your insurance policy cover is based on the requirements you specify and the answers you provide to the questions during the online application process. If you feel your needs have not been met, please contact us as soon as possible.

## 4. What will you have to pay for our services?

Other than in the event of a mid term adjustment for which we may charge a fee of up to £25, you will not have to pay a fee for our services. The Insurer pays us commission for arranging policies and we retain a proportion of this in the event of cancellation.

## 5. What to do if you have a complaint?

If you wish to register a complaint please contact us:

By Phone	Car Insurance	0870 533 2211
	Contents & Buildings Insurance	0870 606 1617
	Home Special Risk Insurance	0870 606 1618
In writing	The Customer Care Unit	
	AA Insurance Services, PO Box 2AA, Newcastle Upon Tyne NE99 2AA	
By email	Custcare@theAA.com	

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

## 6. 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.

Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 892 7300.