



Buildings Policy Booklet

February 2015

Home Insurance



Your 4th
Emergency
Service

WELCOME TO AA INSURANCE SERVICES

A warm welcome and thank you for arranging your home insurance with AA Insurance Services. Our aim is to combine value for money with peace of mind, making home insurance as straightforward as possible. Your home insurance is provided by one of a panel of Insurers and details of the name and contact details can be found clearly on your Statement of Insurance.

Your policy booklet and Statement of Insurance include everything you need to know about your Home Insurance cover. Alternatively, you can always contact our experienced customer service agents who are there to help you with all your home insurance needs.

The AA is able to offer you more than just great deals on home insurance. If you want more information on our other products or services, we can help you. Either call us or visit our website on theAA.com.



A GUIDE TO YOUR POLICY BOOKLET

	Page
Policy summary	2-3
Endorsements relating to your policy	4
Definitions	5
Your contract of insurance	6
Standard buildings cover	6-8
General conditions relating to claims	9
General exceptions that apply to the whole policy	10
General conditions that apply to the whole policy	11-12
Renewing your cover	13
Customer services feedback and helpline	13
How to look after your home - Hints & tips from the AA	14
If you need to make a claim	15
If you need to complain	15
Using your personal information	16-17
Your electronic information	17

POLICY SUMMARY

This is a summary of the main features and benefits of this policy which is intended to provide you with basic details of your home insurance contract. You will find your insurance cover, who the home insurance is provided by and the dates the insurance is valid for on your Statement of Insurance in the 'Your Authorised Insurer' section. This is not a statement of the full terms and conditions of your policy, which can be found in this policy booklet and should be read in conjunction with your Statement of Insurance.

In addition, please see specific endorsements which apply to your policy as some sections may be restricted or excluded depending on your individual circumstances.

Main features and benefits

The buildings policy includes:

- (1) Unlimited rebuilding costs.
- (2) Alternative accommodation costs of up to £20,000 for you and your pets if your home cannot be lived in as a result of damage that's covered by the policy.
- (3) £5,000 cover for tracing and accessing water or oil leaks, and repairing any damage to walls, flooring or ceilings during the process
- (4) £1,000 cover for replacement locks and keys if your keys are lost or stolen anywhere in the world.

If you have requested and paid for accidental damage cover in addition to cover for the normal events such as fire or storm damage please refer to the Accidental Damage section on page 8 of this booklet.

Are there any significant exclusions or limitations to this policy and where will I find them?

The buildings policy excludes:

- (1) The first £100 of each incident of loss or damage unless otherwise stated in your statement of insurance.
The first £250 of each incident of loss or damage in the event of escape of water.
The first £1000 of each incident of loss or damage in the event of a subsidence, heave or landslip claim.
These may be increased by endorsement. For details check the endorsements applicable to your policy.
Please note where Buildings and Contents insurance are held with AA Insurance Services you will be required to pay the excesses under both sections.
- (2) Loss or damage if your home was unfurnished or unoccupied at the time of loss or damage for claims under Section 1 sub sections 2, 3 and 7.
- (3) Loss or damage caused by insects, parasites and vermin for claims under Section 1 sub section 10 (Accidental Damage cover)
- (4) Loss or damage caused by repairs, maintenance, restoration and renovation for claims under Section 1 sub section 10 (Accidental Damage cover).
- (5) Loss or damage while any part of your home is lent, let, sublet or shared for claims under Section 1 sub section 10. (Refer to Buildings Policy, Standard Buildings Cover Section 1).

General Exceptions that apply to the above policy and General Conditions relating to claims:-

- (1) Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
- (2) Loss or damage, cost or expense resulting from any act of terrorism with the use, or threatened use, of biological, chemical and/or nuclear force.
- (3) Costs to repair or replace any undamaged item that is part of a matching set or suite. (Refer to Buildings Policy General Conditions relating to claims and General Exceptions Section).

What if I change my mind about continuing with this policy?

If you need to cancel your policy contact AAIS on 0843 316 1617.

You will, for a period of 14 days from the day you receive your policy documentation or the date you enter into the contract (whichever is the later), have the right to cancel this policy and receive a refund (unless you have made a total-loss claim). This refund will be subject to a charge from your Insurer for the period of cover you have received

and AAIS may retain its arrangement fee of £9. Where cover has not commenced prior to the end of this 14-day period, you will be entitled to a full refund of the premium you have paid and a full refund of any AAIS arrangement fee.

Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances.

Full details of the action you need to take and the conditions upon which this right applies are included within your policy document (refer to General Conditions that apply to the whole policy section).

What if I need to make a claim?

If you wish to make a claim please telephone the number shown on your Statement of Insurance.

What do I do if I am unhappy with the service I receive?

If you wish to complain please contact us using the details below.

Phone: 0844 209 0556

Email: customersupport@theAA.com

Post: Member Relations

The Automobile Association

Lambert House

Stockport Road

Cheadle

Cheshire

SK8 2DY

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice at Insurance Division, Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 023 4567 or 0300 1239 123. Email: complaint.info@financial-ombudsman.org.uk

Is there any protection for me if my insurer is unable to meet its liabilities?

Your insurer is covered by the Financial Services Compensation Scheme (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 claims. 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 at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

ENDORSEMENTS RELATING TO YOUR POLICY

What are they?

Endorsements are changes to the normal cover set out in this policy booklet which may apply to your policy.

If any endorsements apply to your policy, they will be listed on the Endorsement Sheet provided with your Statement of Insurance. Manual endorsements may also be applied and if applicable these are described below.

If you are not sure what they mean, please phone our **Customer Services Helpline** on **0843 316 1617**.

Manual endorsements

01 Interest of named proposers

The **policyholder** under this policy is.....
.....
not

09 Construction

Your home is built of.....
.....
.....

19 Living on business premises

Your home is part of a **building** which is used for
.....
..... This policy does not apply to the part of the
building used for business purposes.

50 Free format

Used as necessary to restrict cover or confirm cover details.

83 Business use within the home

You have declared that the insured **property** will be used in part in connection with the business or occupation of
It is agreed that such business use will not affect the cover provided by this policy.
Note: **We** will not cover legal liability as a result of trade, profession or employment.

84 Business use within the home

You have declared that room(s) of the insured **property** will be used for business purposes.
It is agreed that such business use will not affect the cover provided by this policy.
Note: **We** will not cover legal liability as a result of trade, profession or employment.

93 Freeholder interest

.....has an interest in the **property** as freeholder.

94 Freeholder and leaseholder interest

.....has an interest in the **property** as freeholder have an interest in the **property** as leaseholders.

95 Second mortgagees

.....have an interest in the **property** as second mortgagee.

DEFINITIONS – AA BUILDINGS INSURANCE

Certain words have specific meanings wherever they appear in this policy.

To help **you** identify these **we** have printed them in **bold** and *italics* throughout this policy.

AAIS	Automobile Association Insurance Services Limited.
Accidental damage	Unexpected and unintended damage caused by sudden and external means.
Associated costs	The cost of clearing a site, demolition, shoring up or propping up the building to carry out repairs.
Authorised insurer	The insurer providing buildings cover as shown in your Statement of Insurance .
Bedroom	A room used as a bedroom or originally intended to be used as a bedroom but now used for other purposes.
Building	<p>Your home as shown in the Statement of Insurance and, if they form part of the property:</p> <ul style="list-style-type: none"> (a) tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences; (b) fixtures and fittings which belong to you as owner of the home; and (c) tanks, drains, pipes and cables which service your home.
Endorsements	Any changes to the terms of your policy.
Fixtures and fittings	<p>Built-in furniture.</p> <p>Built-in domestic appliances.</p> <p>Fixed glass and sanitary ware.</p> <p>Fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers and storage heaters.</p> <p>Fixed wall, floor and ceiling coverings (other than carpets).</p>
Heave	Upward movement of the ground beneath the building as a result of the soil expanding or swelling.
Home	<p>The house, bungalow, flat or maisonette shown in the Statement of Insurance.</p> <p>Domestic garages belonging to the property.</p> <p>Outbuildings if they form part of the property.</p> <p>Excluding items indicated in (a), (b) and (c) under building.</p>
Insured value	The amount shown in the Statement of Insurance as the most we will pay for any number of claims arising from the same event.
Landslip	Downhill movement of soil on sloping ground.
Policyholder	The person(s) named in the Statement of Insurance .
Property	The building and the land within its boundary.
Settlement	The natural downward movement as a result of the soil being compressed by the weight of new buildings within ten years of construction.
Statement of Insurance	The document which gives details of you , the authorised insurer , the home and cover.
Subsidence	Downward movement of the ground beneath the building where the movement is unconnected to the weight of the building .
Unfurnished	When your home is not sufficiently furnished for normal living purposes for more than 30 consecutive days.
Unoccupied	When your home has not been lived in by you , or a person authorised by you , for more than 30 consecutive days.
We, our, us	The authorised insurer shown in the Statement of Insurance .
You, your	The policyholder , their spouse/partner, relatives and domestic employees normally living at your home .

YOUR CONTRACT OF INSURANCE

Introduction to your buildings insurance cover

Insurance has been arranged with an insurance company (**authorised insurer**).

This **authorised insurer** relied on the information and statements **you** gave when they agreed to provide cover. This information and statements together with this policy booklet, the **Statement of Insurance** and any **endorsements** form the contract of insurance and must be read together as one document. Please read **your** policy booklet which includes the policy summary (see page 2), to make sure they meet **your** needs.

The **authorised insurer** has agreed to insure **you** under the terms, conditions and exclusions in or endorsed on this policy booklet. **You** are insured against liability, loss or damage that may happen during any period of insurance for which **you** have paid or agreed to pay the required premium.

Important

You must take reasonable care to ensure that the information provided by you or on your behalf in relation to your AA Buildings Insurance is provided honestly, fully and to the best of your knowledge. If any of your insurance, or personal, details set out on your Statement of Insurance are incorrect or incomplete, or if you need to make a change (e.g. change of address), please call the Customer Services Helpline as soon as possible.

Failure to do so may result in your insurance being cancelled or treated as if it never existed, or in your claim being rejected or not fully paid.

For a full listing of notifiable changes, please see section *General Conditions that Apply to the Whole Policy* on pages 12,13.

You will find full details of what is covered and what is not covered on the following pages. But if at any time you need more information, or would like to check your cover, please phone our **Customer Services Helpline** on **0843 316 1617**.

SECTION 1: Standard Buildings Cover

What is covered

1. **Your building** (see definitions).

BUT NOT the first £100 of each incident of loss or damage unless otherwise stated in **your statement of insurance**, except for claims for escape of water where the first £250 of each incident of loss or damage is not covered.

OR the first £1,000 of each incident of loss or damage in the event of a **subsidence, heave or landslip**.

OR fees which **you** incur:

- for preparing **your** claim; or
- without **our** permission.

Please note where Buildings and Contents insurance are held with **AAIS** **you** will be required to pay the excesses under both sections.

What it is insured against

We will pay for loss or damage to the **building** caused by the following:

1. Fire, smoke, lightning, explosion, earthquake, storm, flood, and smudging as a result of fixed oil-fired central heating.

BUT NOT loss or damage caused by storm or flood to gates, hedges or fences.

2. Theft or attempted theft.

BUT NOT loss or damage if **your home** was **unfurnished or unoccupied** at the time of the loss or damage.

3. Water or oil as a result of a burst, leaking or overflowing domestic water or heating installation, appliance or piping. This includes damage to any water installation caused by freezing or bursting.

We will also pay up to £5,000 in total for the costs **we** have agreed in advance for locating the source of the damage including the reinstatement of any wall, flooring or ceiling removed or damaged during the search.

BUT NOT loss or damage if **your home** was **unfurnished or unoccupied** at the time of the loss or damage.

OR loss or damage caused by **subsidence, heave or landslip**.

4. A collision or impact involving:
 - a vehicle, aircraft or other aerial device (or anything falling from them), or animal; and
 - breakage or collapse of a television or radio aerial, a satellite dish, or their fittings and masts.

BUT NOT loss or damage caused by **your** pets.
5. Falling trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables. This includes the cost of removing the object which has caused the loss or damage.

BUT NOT loss or damage caused by lopping, topping or felling of trees on **your property**.
6. **Subsidence** or **heave** of the site on which the **building** stands or **landslip**.

BUT NOT loss or damage to tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences unless **your home** is damaged by the same cause at the same time.

OR loss or damage caused by:

 - coastal or riverbank erosion;
 - demolition, structural alterations or structural repairs;
 - faulty design;
 - foundations which did not meet building regulations at the time of construction;
 - any loss or damage where compensation is provided by contract or legislation;
 - damage to solid floor slabs or damage resulting from their movement unless the foundations under the outside walls of **your home** are damaged at the same time by the same cause;
 - damage to the **building** caused by the action of chemicals or by the reaction of chemicals with any materials which form part of the **building**; or
 - **settlement**.
7. Malicious acts or vandalism.

BUT NOT loss or damage if **your home** was left **unfurnished** or **unoccupied** at the time of the loss or damage,

OR loss or damage caused by **you**, or any persons lawfully in **your home**.

OR caused while anyone who is not a member of **your** family is living in the **home** unless force and violence has been used to get into or out of the **home**.
8. Riot, civil commotion, strikes, labour or political disturbances.

Accidental Damage

This cover only applies if **your Statement of Insurance** shows that **accidental damage** is included and is not excluded by **endorsement**.

9. **Accidental damage** for which **you** are legally responsible to cables, underground pipes or underground tanks servicing the **property**.
 10. Any other accidental loss or **accidental damage** to **your building**.
- BUT NOT** loss or damage caused by:
- insects, parasites or vermin;
 - fungus or mildew;
 - atmospheric or climatic conditions, frost or the action of light;
 - alterations, repairs, maintenance, restoration, dismantling or renovating;
 - any process of cleaning, drying, dyeing, heating or washing;
 - chewing, scratching, tearing or fouling by pets;
 - faulty design or workmanship or using faulty materials;
 - mechanical or electrical breakdowns or failure;
 - demolition, structural alterations or structural repairs; or
 - the **building** moving, settling or shrinking.
- OR** loss or damage while any part of **your home** is lent, let, sublet or shared.
- OR** loss or damage shown as not insured under causes 1 to 8 (see page 7).

We also provide the following additional benefits.

What is covered

11. After loss or damage insured by this section:
 - **associated costs** which **we** agree to in advance;
 - architect's, surveyor's, consulting engineer's, legal and other fees **you** have to pay to reinstate the **building**; and
 - any extra costs **you** have to pay when reinstating or repairing the **building** to comply with Statutory Building Regulations or Municipal or Local Authority Bye-Laws or EC legislation unless **you** were given notice of the requirement before the loss or damage took place.

BUT NOT fees which **you** incur and **we** have not agreed in advance.

- 12 If **your home** cannot be lived in because of causes 1 to 10 (see pages 7 to 8) **we** will pay:
- the costs **we** have agreed in advance for **your** alternative accommodation (which is of a similar size and standard to **your home**) and that of **your** domestic pets.
 - any rent that **you** would have received;
 - rent **you** still have to pay including up to two years' ground rent.
- The most **we** will pay for any one claim is £20,000.
- 13 **We** will pay for the cost of replacing and fitting new locks or lock mechanisms to external doors, windows, intruder alarms and safes installed in **your home** if the keys are lost or stolen anywhere in the world.
- The most **we** will pay for any one claim is £1,000.
- BUT NOT if **you** have cover under Contents cover or under a more specific policy.
- 14 If **you** sell the **building** insured by this policy **we** will continue to provide cover until the completion of the contract of sale, as long as:
- this period is not more than 90 days from the date of exchanging contracts or, in Scotland, the date of 'conclusion of missives'; and
 - **you** have already insured **your** new **building** under this policy.
- 15 If **you** sell the **building** insured by this policy it will be covered for the benefit of the person who buys it until the completion of the contract of sale or 'conclusion of missives'. This does not apply if the buyer has taken out other insurance.
- 16 **We** will pay for damage to **your building** caused by fire, ambulance or police services if they have to make a forced entry to **your home** because of an emergency at **your home**.
- The most **we** will pay for any one claim is £1000.
- 17 **We** will pay for damage to **your** trees, shrubs, plants and lawn caused by fire, ambulance or police services while attending of an emergency at **your home**.
- The most **we** will pay for any one claim is £1000.

Your legal liability as owner of the building

What is covered

1. **Your legal liability as owner of the building:**
We will insure **you** for all amounts which **you** have legal liability to pay as owner but not occupier for accidents which happen in or around the **property** which result in:

- physical injury to or illness of any person; or
- loss of or damage to property.

There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which **we** agree to in writing.

BUT NOT liability for:

- loss of or damage to property which belongs to or is in the care of **you** or anyone **you** employ; or
- physical injury to or illness suffered by **you** or **your** employees.

OR liability caused by occupation of any land, **building** or the **building**.

OR liability as a result of:

- **your** trade, profession or employment other than as the owner of the **building**; or
- any agreement or contract, unless **you** would have been liable anyway.

OR liability arising from The Party Wall etc. Act 1996

2. **Your legal liability for buildings you have owned in the past:**

We will insure **your** legal liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as the past owner of any building which **you** lived in at the time of sale or disposal for incidents which happened in or around that building and which resulted in:

- physical injury to or illness of any person other than **your** employees; or
- loss of or damage to **property**.

This insurance will continue for 7 years from the date this policy ends. But it will not apply if **your** liability is covered under more recently effected or current insurance.

There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which **we** agree to in writing.

BUT NOT liability for:

- loss of or damage to **property** which belongs to or is in the care of **you** or anyone **you** employ; or
- physical injury to or illness suffered by **you** or **your** employees.

OR liability caused by occupation of any land, building or the **building**.

OR liability as a result of:

- **your** trade, profession or employment other than as the owner of the **building**; or
- any agreement or contract, unless **you** would have been liable anyway.

OR liability arising from The Party Wall etc. Act 1996

GENERAL CONDITIONS RELATING TO CLAIMS

These conditions tell **you** what **you** should do if **you** want to make a claim and how **we** will settle **your** claim. If **you** have any questions about making a claim please phone **our** Customer Services Helpline on **0843 316 1617**.

1. Notifying a claim

(a) What **you** must do

- Notify the police as soon as possible and obtain a crime reference number if the loss or damage has been caused by theft, attempted theft, malicious people, riot, civil commotion, strikes, labour or political disturbance or any property is lost.
- Phone the number shown on **your Statement of Insurance** as soon as possible. **We** will send **you** a claim form which **you** should fill in and return to **us** as soon as possible.
- Let **us** know about any writ, summons or likely prosecutions.
- As soon as reasonably possible after the injury, loss or damage, provide **us** with details of the claim, including any detailed particulars, proofs or certificates, or original valuations, receipts or proofs of purchases pre-dating the loss, or other documents that **we** may reasonably require, and estimates for repair or replacement. **We** will not pay for this information unless agreed by **us** in writing.

(b) What **you** must not do

- **You** or anyone acting for **you** must not negotiate, admit or deny any claim without **our** written permission.
- Dispose of any damaged items until **we** have had the chance to inspect them.

2. How **we** will settle **your** claim

At **our** option **we** will arrange for the work to be carried out or pay the cost of repairing or reinstating the **building** as new.

If a repair is not carried out, or if the loss or damage involves part of the **building** that is in a poor state of repair or redecoration, then **we** will decide to either:

- a) Pay the cost of rebuilding or repairing the damage, less a deduction for any wear and tear
- b) Pay the difference in the market value of the **building** immediately before and immediately after the damage. This amount will not exceed what **we** would have paid under point a).

3. Matching suites or sets

We treat each item of a matching set or suite of furniture, sanitary fittings or other fixtures or fittings as a single item.

We will only pay the cost of repairing or replacing the damaged item. **We** will not pay for repairing or replacing any undamaged item that is part of a matching set or suite where damage occurs to a specific item of the matching set or suite.

4. Our rights

We are entitled to:

- take over, defend or settle any legal action in **your** name;
- take legal action at **our** expense and for **our** benefit, but in **your** name, to recover any payment **we** have made under the policy; and
- receive from **you** any help and information **we** may need.

5. Salvage

We or **our** agent may enter any building where there has been loss or damage and deal with any salvage. However, **you** must not abandon **property** to **us**.

6. Other insurance

If **you** claim under this insurance and there is any other insurance covering the same liability, loss or damage, **we** will pay only **our** proportionate share of the damage.

7. Automatic reinstatement to the maximum insured value

We will normally automatically reinstate **your** cover to the maximum **insured value** and any limits set out in **your** Buildings cover from the date **we** pay any claim. If **we** are not going to do this, **we** will give **you** written notice before **we** pay **your** claim.

8. Fraudulent claims and statements

If **you** or anyone acting on **your** behalf makes any claim or statement knowing it to be false or fraudulent as regards, amount or otherwise, or if any loss or damage is caused by **your** wilful act or with **your** connivance, **we** will not pay the claim and all cover under this policy will cease and **you** will lose all premiums **you** have paid for this policy. In addition **we** may recover any sums paid by way of benefit under the policy.

If **you** fraudulently provided **us** with false information, statements or documents **we** may record this on anti-fraud databases; **we** may also notify other organisations.

GENERAL EXCEPTIONS THAT APPLY TO THE WHOLE POLICY

It is important **you** read the general exceptions and general conditions overleaf so that **you** understand the basis of which **you** have undertaken this insurance.

If **you** have any questions, please phone **our** Customer Services Helpline on **0843 316 1617**.

General exceptions

This policy does not insure the following:

1. Any fall in market value as a result of repairs or reinstatement.
2. Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.
3. Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
4. Any liability arising directly or indirectly from the transmission of:
 - any communicable disease by **you**.
5. Incidents which took place before the start of this insurance.
6. Loss, damage, liability or injury directly or indirectly caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
7. Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
8. Any legal liability, loss or damage to any property, or any resulting loss or expense:
Directly or indirectly caused by or contributing to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
9. Loss, damage, or any resulting loss or liability of injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is:
 - caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the **property**; and
 - reported to **us** within 30 days of the end of the period of insurance.

In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
10. Loss or damage or expense caused by or any legal liability arising from any computer hardware or software or other electrical/electronic equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage which is otherwise covered by the policy is nevertheless insured.
11. Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
12. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
13. Any direct and indirect loss or damage caused as a result of the property being used for illegal activities.

GENERAL CONDITIONS THAT APPLY TO THE WHOLE POLICY

1. Transfer

The **policyholder** can transfer the **policyholders'** interest in this insurance to someone else with **our** written permission.

2. Cancellation

Procedures are explained below dependant on who invokes cancellation.

Please note that if **you** cancel **your** Buildings Insurance policy or it is cancelled by **AAIS** or **your insurer** for any reason then any Optional Policy Enhancements such as AA Home Emergency Cover shall automatically be cancelled on the same date.

You

If **you** need to cancel **your** policy, contact **AAIS** on 0843 316 1617 or write to AA Insurance Services, PO Box 2AA, Newcastle NE99 2AA.

1. Cancellation within 14 days if cover has not commenced

You will, for a period of 14 days from the date **you** receive **your** policy documentation or the date **you** enter into the contract (whichever is later), have a right to cancel this policy and receive a full refund of the premium **you** have paid and a full refund of the **AAIS** arrangement fee* of £9.

2. Cancellation within 14 days if cover has commenced

You will, for a period of 14 days from the date **You** receive **Your** policy documentation or the date **You** enter into the contract (whichever is later), have a right to cancel this policy and receive a refund (unless **You** have made a total-loss claim). This refund will be subject to a proportionate charge from **your insurer** for the period of cover **you** have received and **AAIS** will also retain its arrangement fee* of £9.

3. Cancellation outside 14 days

Beyond 14 days of receipt of **Your** policy documentation or the date **You** enter into the contract (whichever is later), **You** may cancel this insurance at any time. **Your Insurer** will refund a percentage of the premium calculated on a pro rata basis equivalent to the period of cover left unused. No refund of premium will be allowed if a claim has been made or has arisen under this insurance prior to such cancellation during the current period of insurance. **AAIS** will charge a cancellation fee* of £20 and also retain its arrangement fee* of £9. If **You** have chosen to pay **Your** annual premium by instalments and a claim has been made **You** must continue to pay **Your** monthly Direct Debit or pay in full any premium of balance due.

AAIS (Instalment Defaults)

If **you** are paying by instalments **you** irrevocably authorise **AAIS**, as your agent, at **AAIS'** discretion to cancel this insurance following and in accordance with any default notice sent to **you**. **You** also irrevocably authorise **AAIS** to receive any refund of premium from the insurer and apply it to pay or reduce any sums owed to **AAIS** including **AAIS'** cancellation fee* of £20 and its arrangement fee* of £9. Any residual balance of return premium remaining after these deductions will be paid to **you**. Please note where a claim has arisen under this insurance and the policy is cancelled under this paragraph, no refund will be available from the **insurer** and no refund of any **AAIS'** fees* will be made and **you** must pay the sum **you** owe to **AAIS** contained in the default notice in full.

The Insurer or AAIS (excluding instalment default cancellations)

The **insurer** or **AAIS** may cancel this insurance if there are serious grounds to do so such as non-payment, failure to provide **AAIS** or **your insurer** with information that has been requested that is directly relevant to the cover provided under this policy or any claim, or you have provided **AAIS** or **your insurer** with incorrect information and **you** have failed to provide a remedy. **Your insurer** or **AAIS** will send at least 7 days written notice to **your** last known address.

Provided no claim has been made a full pro rata premium refund from the date of cancellation will be paid to **you** (but no refund of any **AAIS** arrangement fees* will be made).

In the event of the **Insurer** becoming insolvent or becoming unable to pay its debts or ceasing to trade or taking or being the subject of any step in any form of insolvency proceedings, you irrevocably authorise that **AAIS** may, as your agent, at **AAIS** discretion, cancel this insurance by sending notice of cancellation to the **Insurer** and by sending at least seven days notice of cancellation by recorded delivery to your last known address. You also irrevocably authorise **AAIS** to receive any refund of premium. A full pro rata premium refund will be allowed from the date of cancellation unless a claim has arisen under this insurance prior to such cancellation during the current period of Insurance.

If **AAIS** becomes insolvent then the **insurer** may either, at its option (1) appoint an administrator to take over **AAIS'** role of collecting premium from **you** and passing such premium to the **insurer**, or (2) cancel this policy upon 30 days notice and give **you** a refund of any premium paid in respect of the unexpired period left on the policy. In the latter case, the **insurer** may contact **you** to offer **you** a replacement policy directly with the **insurer**. The **insurer** shall ensure that the offer of a replacement policy is on no worse terms than **your** existing policy. Purchasing such replacement policy with the **insurer** shall be optional.

Any such cancellation by **you**, the **insurer** or **AAIS** will not affect any rights and responsibilities arising before cancellation takes place.

*Fees chargeable by **AAIS** in the event of cancellation as referred to in this section shall become due under **Your** separate contract with **AAIS** as set out in the document entitled 'About our insurance services'. (This contract will also be cancelled if You cancel **Your** Buildings Insurance policy). Any cancellation by **You**, the **Insurer** or **AAIS** will not affect any rights and responsibilities arising before cancellation takes place.

3. Taking care of your property

You must do all that **you** can reasonably do to avoid injury, loss or damage and protect **your property**. **You** must make sure other people do the same.

4. Notifying changes

The **policyholder** must contact **us** as soon as possible about any change to the information contained in the Statement of Insurance which may affect this insurance, this includes any changes concerning the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home. For **your** home insurance policy to continue to be valid **you** must notify **AAIS** within seven days if **you**:

- move **home**;
- change **your** name;
- change **your** occupation or profession;
- change the occupancy of **your** home;
- leave **your home unoccupied** for more than 30 consecutive days,
- have made changes to **your home** resulting in an increased number of bedrooms;
- let out **your home** to tenants or share with lodgers;
- registered **your home** as a business address or use **your home** in any part for business, trade or a profession, unless it is just for clerical work and no clients or customers visit, which you have not previously notified **us** of;
- have been convicted of any criminal offence (other than a motoring conviction or if it is deemed to be spent under the Rehabilitation of Offenders Act) or have any such prosecution pending;
- have been declared bankrupt, entered into an IVA (Individual Voluntary Agreement) or become subject to bankruptcy proceedings; or
- have suffered a break-in or attempted break-in to your home which you have not previously notified **us** of.

OR if **you**:

- **home** is not in a good state of repair;

AAIS may charge an administration fee of up to £15 if any changes mean **Your** policy has to be adjusted or **AAIS** has to send out replacement copies of **Your** documents.

5. Policyholder protection

To safeguard the interest of the **policyholder** under this policy the **policyholder** irrevocably appoints **AAIS** to act for the **policyholder** to cancel this policy if **AAIS** believes it is in the best interest of the **policyholder** to do so.

6. Applicable Law

The **policyholder** and the **authorised insurer** are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which the **policyholder** resides at the inception of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply.

If the **policyholder** is not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

7. Language

The Terms and Conditions and all other information concerning this insurance are supplied in the English language and **we** undertake to communicate in this language for the duration of the policy.

8. Third Parties

Save for the rights granted to **AAIS** under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

9. Fraud

If dishonesty or exaggeration is used by **you**, **your** family or anyone acting on behalf of **you** or **your** family to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

10. Financial sanctions

The **Insurer** or **AAIS** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the insurance period the **Insurer** or **AAIS** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **your** policy is cancelled, the premiums already paid for the remainder of the current insurance period will be refunded to **you**, provided no claims have been paid or are outstanding.

RENEWING YOUR COVER

Automatic Renewal

If you are paying annually by continuous credit or debit card, or on instalments by Direct Debit, your cover will automatically renew after 12 months, for a further 12 months, unless you contact us to tell us otherwise. We will write to you at least three weeks before your renewal to confirm renewal terms.

If you are paying by continuous card payment and your card details change, your card provider may provide us with updated details which we will use at renewal.

If you do not wish your policy to renew, please call our customer services team on 0844 854 0100.

If you are paying through our instalment account by Direct Debit over 12 months, at the end of each 12-month period we will write to confirm your premium and the new monthly instalments that you will have to pay and any changes to cover that will take effect at renewal.

If your policy is automatically renewed you are entitled to a refund of any monies paid, subject to those fees specified under section 2. Cancellation, of your GENERAL CONDITIONS THAT APPLY TO THE WHOLE POLICY, on page 12, (unless you have made a total-loss claim) up to 14 days after the date you receive your policy documentation or the date you enter into the contract (whichever is the later).

Single annual payment

If you have chosen to pay by single annual payment we will write to you at least three weeks before your renewal is due. To renew, please call our customer services team on 0844 854 0100 once you have received your renewal documents.

General renewal terms

When we send you your renewal terms these may include renewing to a different authorised insurer if one of our underwriting panel members is offering a lower premium or your existing insurer is not offering renewal.

When your AA Buildings Insurance policy renews any optional enhancements (such as AA Home Emergency Cover) will also be renewed unless you tell us not to. If you wish to add or remove any of your optional policy enhancements at renewal please contact our customer services team on 0844 854 0100.

Your separate contract with AAIS (see 'About Our Insurance Services') will automatically renew if your AA Buildings Insurance policy renews.

CUSTOMER SERVICES FEEDBACK & HELPLINE

Customer services feedback

0870 13 66 24

Please talk to us.

We'd like to know what you think about the service we give you. Please let us know if you have any suggestions or feedback for us.

Customer services helpline

0843 316 1617

for policy advice and questions

8.00am - 8.00pm weekdays

9.00am - 5.00pm Saturday

Please remember that you'll need the policy number from your Statement of Insurance each time you contact us.

HOW TO LOOK AFTER YOUR HOME

HINTS AND TIPS FROM THE AA

This section is to help you and it does not form any requirement or exclusion as part of the policy

Protecting your home

If you are unfortunate enough to suffer loss or damage to your home, your insurance policy can help put things right. However, even settling a claim quickly may not compensate you for the worry and inconvenience you have suffered. In many cases however, there are steps that you can take to help prevent loss or damage in the first place, so we have listed below some hints to help you protect yourself, your family and your home.

Fire Safety

- Fit smoke alarms on each level of your home. Carry out regular battery checks to make sure that the alarms are working
- Kitchen safety, take pans of hot oil off the heat or turn the heat down if you are called away from the cooker e.g. by a phone call
- Be careful not to overload sockets – plugging too many electrical appliances into one socket can cause overheating
- Plan an escape route and make sure everyone knows what to do in the event of a fire

Flood

- If you think a flood is likely, take as many of your belongings as possible upstairs
- Following a flood ensure the mains electricity is switched off and never use appliances that may be wet

Burst pipes

- Insulate your water pipes and tanks, not forgetting the loft
- If you have upgraded your loft insulation this will make the loft colder so it's very important that pipes and tanks are fully insulated
- If your pipes freeze, turn off the water at the mains and thaw them out slowly using hot water bottles (never use a heat gun or blow torch)
- Keep heating on at low levels (even if you are away) to help prevent freezing
- Locate your main internal water stopcock so you can turn off the main water supply in an emergency – normally found under the kitchen sink, under-stairs cupboard or where the service pipe enters the building. In order to prevent seizure it is important to check the stopcock regularly to ensure it is fully functional
- If you're going to be away for a long period over the winter ask for a friend or relative to check your home to ensure no bursts have occurred

Theft

- Ensure all windows are fitted with key-operated window locks and external doors have locks conforming to British Standard 3621 when you are not using them
- Ensure your garage, shed and other outbuildings are locked
- Keep all keys in a safe place, not in the door or within reach of the letterbox
- Do not leave spare keys out side of the home
- Do not leave ladders outside. Keep any tools that could be used to break into your home safely locked away
- Keep your valuables in a safe place and out of sight
- When you are out, set a timer to turn interior lights on and off at varying intervals to look as if someone is home

Emergency Repair Helpline

If you have an urgent repair and need help finding a suitable tradesman like a plumber, electrician, locksmith or glazier, we will put you in touch with a suitable, qualified repairer.

Call the 24 hour, Emergency Repair Line 0800 197 9009.

IF YOU NEED TO MAKE A CLAIM

If you need to claim

- Check your policy and your Statement of Insurance carefully to make sure that the loss or damage is covered under this insurance.
- Phone the number shown on your Statement of Insurance as soon as possible to report the loss or damage. They will tell you how to proceed with your claim.
- If you are asked to complete a claim form, please fill it in and return it as soon as possible to the address shown on the claim form. You should also enclose any other information you have been asked to provide. (We will not pay for this information unless agreed by us in writing.)
- Please also read the General Conditions Relating to Claims on page 10.
- If you have had to pay a tradesman to make urgent repairs necessary to prevent further loss or damage you should ask for and keep hold of any receipts they give you.
- If you have Home Emergency Cover, then you must report the emergency to us in the first instance. We will only pay charges of repairers instructed by us.
- For non-urgent repairs or replacements please follow the instructions we give you. We may ask you to get estimates or want to see the damage ourselves before agreeing to any work.

You must give the policy number shown on your *Statement of Insurance* each time you write to or phone us.

Please remember that you'll need the policy number from your *Statement of Insurance* each time you contact us.

IF YOU NEED TO COMPLAIN

AA Insurance Services aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

a) There are several ways you can contact us:

Phone:	0844 209 0556
Email:	customersupport@theAA.com
Post:	Member Relations The Automobile Association Lambert House Stockport Road Cheadle Cheshire SK8 2DY
Fax:	0161 488 7544
Text phone:	0845 850 1207

We will either acknowledge your complaint within 5 working days of receipt, or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

b) There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 1239 123
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Post: Insurance Division
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Is there any protection for me if my insurer is unable to meet it's liabilities

Your insurer is covered by the Financial Services Compensation Scheme (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. Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

**Please make sure you always quote your policy number from your Statement of Insurance.
This complaints procedure doesn't affect your statutory rights.**

USING YOUR PERSONAL INFORMATION

- 1.1. The AA Group of companies[^] (being AA plc, together with any entity in which AA plc directly or indirectly has at least a 50% shareholding[^]). ("We") will use your personal information for the following purposes^{**}:
 - a. to identify you when you contact us;
 - b. to allow us to give you a quote and assess which payment options we can offer you;
 - c. to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies who will keep a record of our enquiry);
 - d. to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
 - e. to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
 - f. to help to prevent and detect fraud or loss; and
 - g. to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.
- 1.2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.
- 1.3. We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.
- 1.4. We may check your details with credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may use and search these credit reference and fraud prevention agencies records, for example, to:
 - a. help make decisions about credit related services for you and members of your household including assessing what quote and which payment options we can offer you for particular services;
 - b. help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - c. trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;

- d. check your identity to prevent financial crime unless you give us other satisfactory proof of identity; and
- e. check the details of job applicants and employees.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

- 1.5. If you need details of those credit reference and fraud prevention agencies from which we obtain and with which we may record information about you, please write to The AA Data Protection Compliance Manager at The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.
- 1.6. Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

^A list of companies forming the AA Group of companies is available from The AA Data Protection Compliance Manager at the address given in point 1.5 above.

**See the AA privacy policy at theaa.com/termsandconditions/privacy_policy.html

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods we are able to offer you), we may obtain information about you from a number of sources, including credit reference agencies, to check your credit status and identity. The credit reference agencies will keep a record of the search; this will be reflected in your credit score.

Insurers: fraud prevention, regulatory etc

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL) and to other fraud prevention databases. The aim is to help check information provided and also to prevent fraudulent claims. When insurers deal with your request for insurance, they may search these registers. When you tell the Insurer about an incident, the Insurer will pass information relating to it to the registers.

Insurers may also use your information for the same reasons and in the same ways as we do as referred to in paragraph 1.4 above.

YOUR ELECTRONIC INFORMATION

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.

Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Home Membership
- Travel Insurance
- Life Insurance
- Pet Insurance
- Caravan Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Financial Services

- Loans
- Credit Cards
- Savings

Other Services

- Driving School
- Maps, Guides and Atlases

Call **0800 21 11 11** or visit
theAA.com

You may contact us using Text Relay. Information is also available in large print, Braille and audio on request. Please call for details.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. Company registration number 2414212.

Telephone calls may be monitored or recorded for quality assurance and compliance.

