



Policy booklet

Buildings Insurance



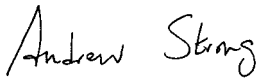
*For the
road ahead*

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 handwritten signature in black ink that reads "Andrew Strong". The signature is written in a cursive, flowing style.

Andrew Strong
Chief Executive
Automobile Association Insurance Services Limited

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	7-9
General conditions relating to claims	10
General exceptions that apply to the whole policy	11
General conditions that apply to the whole policy	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	16
Using your personal information	17
Your electronic information	18

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

If you have requested and paid for accidental damage cover in addition to the normal perils such as fire or storm damage (refer to Buildings Policy Buildings Cover section).

- (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.

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, ground heave or landslip claim.
These may be increased by endorsement. For details check the endorsements applicable to your policy.
- (2) Loss or damage if your home was unfurnished or unoccupied at the time of loss or damage.
- (3) Loss or damage caused by insects, parasites and vermin.
- (4) Loss or damage caused by repairs, maintenance, restoration and renovation.
- (5) Loss or damage while any part of your home is lent, let, sublet or shared.
(Refer to Buildings Policy, Standard Buildings Cover Section 1).

General Exclusions that apply to the above policy:-

- (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. (Refer to Buildings Policy 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 authorised insurer for the period of cover you have received and an AAIS administration fee of £20. 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.

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 Buildings Policy General Conditions 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 register a complaint about your authorised insurer:

You should contact the Chief Executive of the authorised insurer. The name and address of your authorised insurer are shown on your Statement of Insurance in the 'Your Authorised Insurer' section.

In the event of a complaint about your authorised insurer, AA Insurance Services will be happy to assist in passing your complaint to the appropriate authorised insurer and will liaise with them to try to ensure that a reply is sent.

If you remain dissatisfied with the final response to your complaint, you can contact the Financial Ombudsman Service for help and advice. Financial Ombudsman Service, (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Tel: 0800 023 4567 free for people phoning from a "fixed line" (for example, a landline at home).

0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

e-mail: 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. 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. If **you** become aware of any material change which may affect **your** cover, **you** must tell **us** immediately. **We** may ask **you** to pay an additional premium.

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	Your home as shown in the Statement of Insurance and, if they form part of the property : (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	Built-in furniture. Built-in domestic appliances. Fixed glass and sanitary ware. Fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers and storage heaters. Fixed wall, floor and ceiling coverings (other than carpets).
Home	The house, bungalow, flat or maisonette shown in the Statement of Insurance . Domestic garages belonging to the property . Outbuildings if they form part of the property . Excluding items indicated in (a) , (b) and (c) under building .
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.
Policyholder	The person(s) named in the Statement of Insurance .
Property	The building and the land within its boundary.
Statement of Insurance	The document which gives details of you , the authorised insurer , the home and cover.
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

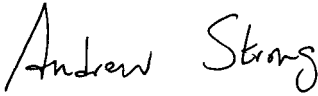
Introduction to your buildings insurance cover

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.

Signed for and on behalf of the **authorised insurer**.



Andrew Strong
Chief Executive
Automobile Association Insurance Services Limited

Important

We have prepared this policy based on the information that **you** have given **us** about yourself, **your** household and **your** property.

Please let **us** know immediately about any changes that affect what **you** have told **us**. If **you** do not tell **us**, **your** right to claim may be affected.

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, ground heave or landslip.

OR fees which **you** incur:

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

What it is insured against

We will pay for loss or damage to the **buildings** 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 reasonable cost of 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, ground 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 ground 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; or
- 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**.

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**.

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.

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:

- reasonable **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 legislations 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 reasonable cost of **you** and **your** domestic pets' alternative accommodation; and
 - 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 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.

14 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.

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.

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.

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 is reasonably possible 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.
- Let **us** have any information **we** may reasonably need. (**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 the loss or damage involves part of the **building** that is in a poor state of repair or decoration **we** will make a deduction for wear and tear.

If repair is not undertaken **we** will pay the reduction in market value resulting from the loss or damage, but not exceeding the amount **we** would have paid if the work had been carried out without delay.

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 in a reasonable way. 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** willful 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 property insured under a more specific policy.
2. Any fall in market value as a result of repairs or reinstatement.
3. Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.
4. 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.
5. Any liability arising directly or indirectly from the transmission of:
 - any communicable disease by **you**.
6. Incidents which took place before the start of this insurance.
7. 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.
8. Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
9. 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.
10. 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.
11. 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.
12. Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
13. 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.

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.

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.

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 authorised insurer** for the period of cover **you** have received and an **AAIS** administration fee of £20. 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.

Beyond the above period, **you** may cancel this insurance at any time. No refund 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. If **you** have chosen to pay **your** annual premium by instalments **you** must continue to pay **your** monthly Direct Debit.

Any return of premium due will be based on a pro rata calculation for the period of cover. If **you** cancel **your** policy after the 14-day period has elapsed, **AAIS** will charge a cancellation fee of £50.

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 and apply it to pay or reduce any sums owed to **AAIS** including **AAIS'** cancellation fee of £50. Any residual balance of return premium 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 **authorised insurer** and **you** must pay the sum **you** owe to **AAIS** contained in the default notice in full.

Authorised insurer or AAIS (excluding instalment default cancellations)

The **authorised insurer** or **AAIS** may cancel this insurance by sending at least 7 days written notice to **your** last known address. A full pro rata premium refund will be allowed from the date of cancellation, no deduction will be made for commission and a refund will be allowed regardless of whether a claim has been made under the policy. If **AAIS** becomes insolvent then the **authorised 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 **authorised insurer**, or 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 **authorised insurer** may contact **you** to offer **you** a replacement policy directly with the **authorised insurer**. The **authorised insurer** shall ensure that the offer of a replacement policy is on no worse terms than **your** existing policy and the **authorised insurer** agrees to waive **your** duty of disclosure in relation to the replacement offer. Purchasing such replacement policy with the **authorised insurer** shall be optional.

Any such cancellation by **you**, the **authorised 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 which may affect this insurance, this includes any changes concerning the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home. If **you** are not sure if a change is relevant, contact **AAIS**. When **you** renew **your** policy, **you** must also tell **us** if the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home have been declared bankrupt or convicted of any criminal offence.

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.

RENEWING YOUR COVER

Renewing your cover

Each year we'll send you renewal terms. **These may include renewing to a different AA home panel authorised insurer** if one is offering a lower premium than your existing authorised insurer, or if your existing insurer is not offering renewal.

Automatic Renewal

If you're paying through our instalment account over 12 months, at the end of each 12-month period we will write to confirm if we can automatically renew your cover. If we are able to do this, unless we hear from you, your cover will automatically be renewed to the authorised insurer as specified in our letter. We will send you an important notice of any changes that apply to your policy booklet.

We will advise you of the annual amount and the new monthly instalments that you will have to pay and any changes to cover will take effect at renewal.

If you're paying by credit/debit card and have agreed to allow us to collect the renewal payment automatically each year, then unless we hear from you, we'll renew your cover automatically at the end of the 12-month period. Prior to doing this we will send written reminder of the amount that you will have to pay and an important notice of any changes that apply to your policy booklet.

If you pay by continuous annual payment on a credit card, and your payment details change, your card provider may provide us with updated card details. We will use these new details at your next renewal in order to help prevent any interruption to your cover.

Please note that where your AA Home Insurance is automatically renewed by virtue of your paying by instalments or your giving us authority to renew automatically by credit/debit card (as set out above), any Optional Policy Enhancements you currently have the benefit of (for e.g. AA Home Emergency, AA Home Legal Expenses or AA Home Accident Plan) shall also be automatically renewed.

If you don't want to renew your policy or want to remove any Optional Policy Enhancements from your cover, please let us know at least 7 days before the renewal date.

Renewal helpline

You can contact us by:

Phone: 0844 854 0100

Post: AA Insurance Services, PO Box 2AA, Newcastle NE99 2AA

Any other questions?

Please call our Customer Services Helpline on 0843 316 1617.

We'll be happy to explain any part of this policy, answer your questions and make changes to your personal details.

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 - 9.00pm weekdays (exc Tuesdays when lines close at 8pm)

8.00am - 5.00pm Saturday

9.00am - 5.00pm Sunday

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 you 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

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

If you need to complain

We hope you'll be completely happy with your AA Home Insurance. But if something does go wrong, we'd like to know about it. We'll do our best to straighten it out for you and to make sure it doesn't happen again.

a) If your complaint is about AA Insurance Services

There are several ways you can contact us.

- Phone: 0843 316 1617
- Email: Custcare@theAA.com
- Post: The Customer Care Unit
AA Insurance Services
PO Box 2AA
Newcastle upon Tyne
NE99 2AA
- Fax: 0292 072 5018
- Text phone: 0870 600 1303

We'll acknowledge your complaint within 5 working days. If we can't respond fully then, we'll tell you who is dealing with it and when you'll hear from them. We'll do our best to respond fully within 4 weeks. And if this isn't possible, we'll tell you why and when you can expect a full response.

b) If your complaint is about your authorised insurer

You need to contact them directly. It's best to write to the Chief Executive, and the address will be on your Statement of Insurance.

We're always on hand to pass your complaint on to your authorised insurer, and also to chase them for a reply if you need our help.

If you remain dissatisfied with the final response to your complaint, you can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 free for people phoning from a "fixed line" (for example, a landline at home).
0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

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 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 Acromas Holdings group of companies, of which the AA group of companies* (including The Automobile Association Limited, AA Media Limited, AA Limited, AA Financial Services Limited and Automobile Association Insurance Services Limited) forms a part (“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. Under the conditions of your policy, you must tell the Insurer about any incident (such as an accident or theft) which may or may not give rise to a claim. 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 Emergency Response
- Travel Insurance
- Life Insurance
- Pet Insurance
- Caravan Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Golf Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Financial Services

- Credit Card

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 Services Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. Registered Number: 2414212.

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