



# Policy booklet

**Buildings Insurance**



# Welcome to AA Insurance Services

A warm welcome and thank you for choosing to insure your home through us. Our aim at AA Insurance Services is to combine value for money with peace of mind, making home insurance as straightforward as possible.

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

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Certain words have specific meanings in relation to your policy. To help you identify these we've printed them in ***bold italics*** in your policy details.

# Foreword and about us

## Who regulates us?

Automobile Association Insurance Services Limited, (we) are authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 310562. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this on the FSA's register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0300 500 5000.

## Which companies do we deal with?

Please note that when receiving your premium and when making a refund to you, we act as an agent for your Insurer. We offer products from a range of insurers for home (Buildings) insurance. However, for the following products, we have chosen to deal exclusively with the insurers shown:

Home Emergency Cover – Royal & Sun Alliance Insurance plc.  
Payment Protection Insurance – St Andrew's Life Assurance plc and St Andrew's Insurance plc.

Your documents will confirm whether you have purchased any of these products.

## What Services do we provide?

In arranging your insurance, we may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. You will not receive advice or a recommendation from us. Separate from your contract of insurance, we may also provide administration services related to the policy and we will always inform you of any fees payable to us for these services.

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

You will not have to pay a fee to us for arranging your insurance. However, under our separate administration services we may charge a fee of up to 2% of your payment if you decide to pay by credit card, and will charge a fee of up to £25 for mid term adjustments and duplicate document requests, or up to £50 for cancellation.

## Are we covered by the Financial Services Compensation Scheme (FSCS)?

Automobile Association Insurance Services Limited (we) are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

You can learn more about this scheme at [www.fscs.org.uk](http://www.fscs.org.uk) and by phoning **0207 892 7300**.

# About your policy

## About your policy

We've put this booklet together to clearly set out the details of your insurance cover. Please read it carefully, as well as your **Statement of Insurance**, and **Policy Summary** to make sure they meet your needs.

Remember to check the exclusions and restrictions under each section and also the general exceptions and exclusions which apply to the whole policy.

## Renewing your cover

Each year we'll send you renewal terms. **These may include renewing to a different AA home panel insurer** if one is offering a lower premium than your existing insurer, or if your existing insurer is not offering 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 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 premium 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 card and have agreed to allow us to collect the renewal premium 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 premium that you will have to pay and an important notice of any changes that apply to your policy booklet.

If you don't want to renew your policy, please let us know at least seven days before the renewal date.

## Renewal helpline

You can contact us by:

Phone: 0870 160 0140

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

## Any other questions?

Please call **our customer services helpline** on 0870 160 0139. We'll be happy to explain any part of this policy, answer your questions and make changes to your personal details.

# If you need to make a claim and helplines

## If you need to claim

- Check your policy and your policy summary carefully to make sure that the loss or damage is covered under this insurance.
- **Phone the number shown on your policy summary** 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 about claims on pages 15-17.
- 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.
- 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 summary each time you write to or phone us.**

## Financial Services Compensation Scheme (FSCS)

Your insurer is covered by the Financial Services Compensation Scheme.

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 claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance.

You can learn more about this scheme at [www.fscs.org.uk](http://www.fscs.org.uk) and by phoning 0207 892 7300.

## Customer service 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

**0870 160 0139**

for policy advice and questions

8am - 10pm weekdays (exc Tuesdays when lines close at 8pm)

8.30am - 7pm Saturday

9am - 7pm Sunday

Please remember that you'll need the policy number from your summary or 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: 0870 160 0139
- Email: [Custcare@theAA.com](mailto: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 five 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 four 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 policy summary.

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: 0845 080 1800
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Insurance Division Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

***Please make sure you always quote your policy number from your summary or Statement of insurance.***

***This complaints procedure doesn't affect your statutory rights.***

# Definitions

## AA Buildings Insurance

Certain words have specific meanings wherever they appear in this policy or **your summary**. To help **you** identify these **we** have printed them in **bold** and *italics* throughout the policy.

<b>AA Insurance Services</b>	Automobile Association Insurance Services Limited.
<b>Accidental damage</b>	Unexpected and unintended damage caused by sudden and external means.
<b>Associated costs</b>	The cost of clearing a site, demolition, shoring up or propping up the <b>building</b> to carry out repairs.
<b>Authorised insurer</b>	The insurers providing Buildings cover as shown in <b>your summary</b> .
<b>Bedroom</b>	A room used as a bedroom or originally intended to be used as a bedroom but now used for other purposes.
<b>Building</b>	<p><b>Your home</b> as shown in the <b>summary</b> and, if they form part of the <b>property</b>:</p> <ul style="list-style-type: none"><li>(a) tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences;</li><li>(b) <b>fixtures and fittings</b> which belong to <b>you</b> as owner of the <b>home</b>; and</li><li>(c) tanks, drains, pipes and cables which service <b>your home</b>.</li></ul>
<b>Endorsements</b>	Any changes to the terms of <b>your</b> policy.
<b>Fixtures and Fittings</b>	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).
<b>Home</b>	The house, bungalow, flat or maisonette shown in the <b>summary</b> . Domestic garages belonging to the <b>property</b> . Outbuildings if they form part of the <b>property</b> . Excluding items indicated in (a), (b) and (c) under <b>building</b> .
<b>Insured value</b>	The amount shown in the <b>summary</b> as the most <b>we</b> will pay for any number of claims from the same event.
<b>Policyholder</b>	The person(s) named in the <b>summary</b> .

# Definitions

## continued

### ***Policy Summary***

The document which provides a brief summary of the main features and benefits, significant exclusions and limitations of the policy.

### ***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 insurers*** shown in the ***summary***.

### ***You, your***

The ***policyholder***, their spouse/partner, relatives and domestic employees normally living at ***your home***.

# AA Insurance Services

## 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, *summary*, the *Statement of Insurance* and any *endorsements* form the contract of insurance and must be read together as one document. Please read *your* policy and *summary* carefully 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.

# Buildings cover

## What is it?

This part of your policy covers your building, including built-in furniture (e.g. kitchen and bedroom), garages and outbuildings against a range of incidents such as fire, theft, storm, flood, burst pipes, subsidence, and explosion. 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 **0870 160 0139**.

You also have up to £20,000 cover for the cost of alternative accommodation if your home cannot be lived in as a result of an event covered by this policy.

The notes on this page are for your benefit and information. They do not form part of your policy.

# Buildings cover

## What is insured

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

## What it is insured against

- 1 Loss or damage caused by fire, smoke, lightning, explosion, earthquake, storm, flood, and smudging as a result of fixed oil-fired central heating.
- 2 Loss or damage caused by theft or attempted theft.
- 3 Loss or damage caused by 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.
- 4 Loss or damage caused by 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.

## What is not insured

- 1 The first £50 of each incident of loss or damage, except for claims for subsidence, ground heave or landslip where the first £1,000 of each incident of loss or damage is not insured.
- 2 Fees which **you** incur:
  - for preparing **your** claim; or
  - without **our** permission.

## What it is not insured against

Loss or damage caused by storm or flood to gates, hedges or fences.

Loss or damage if **your home** was **unfurnished** or **unoccupied**

at the time of the loss or damage.

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage caused by subsidence, ground heave or landslip

Loss or damage caused by **your** pets.

### What it is insured against

- 5 Loss or damage caused by 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.
- 6 Loss or damage caused by subsidence or ground heave of the site on which the **building** stands or landslip.
- 7 Loss or damage caused by malicious acts or vandalism.
- 8 Loss or damage caused by riot, civil commotion, strikes, labour or political disturbances.

### What it is not insured against

Loss or damage caused by lopping, topping or felling of trees on **your property**.

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.

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**.

Loss or damage if **your home** was left **unfurnished** or **unoccupied** at the time of the loss or damage.

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

## What it is insured against

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**.

### We also provide the following additional benefits:

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 legislation unless **you** were given notice of the requirement before the loss or damage took place.

## What it is not insured against

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.

Loss or damage while any part of **your home** is lent, let, sublet or shared.

Loss or damage shown as not insured under causes 1 to 8 (see pages 10 and 11).

Fees which **you** incur and **we** have not agreed to in advance.

## What it is insured against

12 If **your home** cannot be lived in because of causes 1 to 10 (see pages 10 to 12) **we** will pay:

- the reasonable cost of **your** 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.

## What is insured

### 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.

### 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 seven 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.

## What is not insured

### 1 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.

### 2 Liability caused by occupation of any land, building or the **building**.

### 3 Liability as a result of:

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

# General conditions

## relating to claims

### What are they?

These conditions tell you what you should do if you want to make a claim and how we will settle your claim.

These conditions apply to your Buildings cover only. Please see page 16 for details of how to make a claim.

If you have any questions about making a claim, please phone our **Customer Services Helpline** on **0870 160 0139**.

The notes on this page are for your benefit and information. They do not form part of your policy.

## 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 if any property is lost.
- Phone the number shown on **your summary** 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 prosecution.
- 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** 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 and general conditions

## that apply to the whole policy

### What are they?

You should pay particular attention to these general exceptions and general conditions.

General exceptions give details of the incidents or property which your Buildings Insurance does not cover. They are not listed anywhere else in this policy booklet.

General conditions give details of how you can cancel this policy and what we expect you to do, and notify us of, throughout your period of insurance. For example, this includes taking adequate care of your property and notifying us as soon as possible of any changes which may affect this insurance, including a period of unoccupancy for 30 days or more.

It is important you read the general exceptions and general conditions 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 **0870 160 0139**.

The notes on this page are for your benefit and information. They do not form part of your policy.

## 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:
  - Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused; or
  - any communicable disease by **you**.
- 6 Incidents which took place before the start of this insurance.
- 7 Loss or damage 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 or 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

### 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 dependent on who invokes cancellation.

#### **You**

If **You** need to cancel **your** policy contact **AAIS** on 0870 160 0139 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 for the period of cover **You** have received and a £20 administration fee. 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, we 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 the 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 Insurer and **You** must pay the sum **You** owe to **AAIS** contained in the default notice in full.

#### **Insurer or AAIS (excluding instalment default cancellations)**

The Insurer or **AAIS** may cancel this insurance by sending at least seven 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 **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 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 and the **Insurer** agrees to waive **your** duty of disclosure in relation to the replacement offer. 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.

- 3 **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 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 **AA Insurance Services**. 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 To safeguard the interest of the **policyholder** under this policy the **policyholder** irrevocably appoints **AA Insurance Services** to act for the **Policyholder** to cancel this policy if **AA Insurance Services** believes it is in the best interest of the **Policyholder** to do so.
- 6 The **Policyholder** and the 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 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 Save for the rights granted to **AA Insurance Services** 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.

# 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.

The endorsements that can apply to an AA Buildings Insurance policy are listed here. If any of these endorsements apply to your policy, they will be listed on your summary.

If any endorsements apply to your policy and you are not sure what they mean, please phone our **Customer Services Helpline** on **0870 160 0139**.

#### Important Note

Where reference is made to this important note on any of the following endorsements it means that this endorsement is also shared with an AA Contents Insurance endorsement. The meaning of this endorsement for an AA Contents policy is shown in the AA Contents insurance policy booklet.

If you have an AA Buildings and Contents policy with us you will:

- find the meaning of it for your Buildings policy in this policy booklet; and
- the meaning of it for your contents policy in your Contents policy booklet.

The notes on this page are for your benefit and information. They do not form part of your policy.

# Endorsements

## which apply if listed on your policy summary

### 01 Interest of named proposers

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

### 03 Limited theft cover

**We** will only cover loss or damage resulting from theft or attempted theft if it is accompanied by violent and forcible entry to or exit from **your home**.

### 05 Unoccupancy clause

When **your home** is left unattended for more than 24 hours **we** will not:

- pay the first £250 of each incident of loss or damage under Buildings cover in respect of any incident of loss or damage resulting from storm or flood, escape of water or oil, malicious damage or theft or attempted theft; and
- provide cover under Buildings Cover in respect of loss or damage resulting from escape of water or oil during the period 1st November to 1st April unless central heating is installed and is maintained to a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade), or **you** have turned off all water supplies at the mains and drained the water from the system.

Further, it is a condition that:

- **you** maintain the security precautions in good working order at the **home** at all times;
- **you** put all security precautions into operation whenever the **home** is left unattended; and
- the **home** is visited at least once a week by **you** or a competent person acting on **your** behalf and thoroughly inspected externally and internally with any defaults rectified immediately.

Please see Important Note on page 22.

### 09 Construction

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

### 17 Interest of mortgagees

The company or society shown on the policy summary has an interest in **YOUR BUILDINGS** as mortgagee.

### 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.

### 24 Exclusion of accidental damage

No cover is provided under Buildings cover for accidental loss or **accidental damage** other than for glass, ceramic hobs or sanitary fittings fixed to and forming part of **your home**.

### 25 Exclusion of malicious damage

No cover is provided under Buildings cover for vandalism or acts of malicious damage caused by any tenant

### 29 Additional claims excess

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for subsidence, ground heave or landslip is increased to £2,000. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

**30 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for subsidence, ground heave or landslip is increased to £2,500. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

**32 Voluntary additional claims excess (Buildings cover)**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for all incidents of loss or damage is shown in **your summary**. This is in addition to any other amount specified under Buildings cover.

**50 Free format**

Used as necessary to restrict cover or confirm cover details.

**66 Excess**

Under the first paragraph of “What is not insured” of Buildings Cover. The amount **you** must pay is increased by £250 for all claims.

**68 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for accidental loss or **accidental damage** is increased to £75. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**. **Please see Important Note on page 22.**

**69 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay is increased to £100 unless a more specific excess applies.

**Please see Important Note on page 22.**

**70 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings Cover. The amount **you** must pay is increased to £250 unless a more specific excess applies.

**Please see Important Note on page 22.**

**74 Use of your home for business purposes**

**We** agree that using part of **your home** as an office does not affect the cover provided by this policy.

Note: **We** will not cover legal liability as a result of trade, profession or employment.

**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.

**88 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay is increased to the amount as shown on the reverse of **your summary** unless a more specific excess applies.

**89 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for accidental loss or **accidental damage** is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

**90 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for loss or damage resulting from theft or attempted theft is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

**91 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for loss or damage resulting from malicious damage is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

**92 Additional claims excess**

Under the first paragraph of “What is not insured” of Buildings cover. The amount **you** must pay for loss or damage resulting from storm, flood or escape of water or oil is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

**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.

**96 Exclusion of subsidence**

No cover is provided in respect of loss or damage caused by subsidence, ground heave or landslip under cause 6 of Buildings cover.

**Please see Important Note on page 22.**

# Use of personal information

- 1 The AA group of companies\* (including the Automobile Association Personal Finance Limited) (“we”) will use your personal information for the following purposes:
  - (a) identify you when you contact us;
  - (b) 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);
  - (c) 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;
  - (d) carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
  - (e) help to prevent and detect fraud or loss; and
  - (f) contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and selected partners unless you have previously asked us not to do so;

\* A list of companies forming the AA group of companies is available from the Data Protection Manager at the address given below.
- 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 other people 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.
- 3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance.
- 4 We will check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:
  - (a) help make decisions about credit and credit related services for you and members of your household;
  - (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; and
  - (d) check your identity to prevent money laundering unless you give us other satisfactory proof of identity.

# Use of personal information

## Continued

- 5 Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in this document, 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 this document.
- 6 In connection with this contract we, and other companies in our group, may carry out credit and fraud prevention checks with one or more licensed credit reference and fraud prevention agencies. We and they may keep a record of the search. 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.

If you provide false or inaccurate information to us and we suspect fraud, we will record this and may share it with other people and organisations. We, and other credit and insurance organisations, may also use technology to detect and prevent fraud.

If you need details of those credit agencies and fraud prevention agencies from which we obtain and with which we record information about you, please write to our Data Protection Compliance Manager at The Automobile Association, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.





# Call to find out more about:

## Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- 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

## Other Services

- Driving School
- Maps, Guides and Atlases

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

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

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