

AA Home Emergency Cover Policy Wording

Welcome to AA Insurance Services

A warm welcome and thank you for choosing to buy this Home Emergency Cover. Our aim at AA Insurance Services is to combine value for money with peace of mind. Your policy wording and statement of insurance include everything you need to know about your Home Emergency 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 great deals on many types of insurance. If you want more information on our other products or services, we can help you. Either call us or visit our website on www.theAA.com.

About your policy

This cover can be added to your AA Home Insurance Policy and is not available as a standalone product.

We've put this wording 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

This policy can only be renewed along with your AA Home Insurance and we'll send you renewal terms for both at the appropriate time.

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.

Financial Services Compensation Scheme (FSCS)

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**.

Customer services helpline

0843 316 1617
for policy advice and questions
8am - 9pm Monday to Friday
8am - 5pm Saturday
9am - 5pm Sunday

If you need to complain

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

a) There are several ways you can contact us:

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

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

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we

will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

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

b) There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 1239 123
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Post: Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

This complaints procedure does not affect your statutory rights. Please make sure you always quote your policy number from your summary or statement of insurance.

Use of personal information

Please refer to the wording under your AA Home Insurance policy booklet for information on the use of your personal data.

AA Insurance Services

Introduction to your Home Emergency Cover.

Home emergency cover has been arranged with Acromas Insurance Company Limited.

Acromas Insurance Company Limited have relied on the information and statements you gave when they agreed to provide cover. This information and statements together with this policy wording, summary and the statement of insurance form the insurance policy and must be read together as one document.

Please read your policy and summary carefully to make sure they meet *your* needs.

Acromas Insurance Company Limited have agreed to insure you under the terms, conditions and exclusions in or endorsed on this policy booklet.

Signed for and on behalf of *Acromas Insurance Company Limited*.

Andrew Strong
CEO, AA Insurance Services Limited

AA Home Emergency Cover

Definitions – These apply to Home Emergency Cover only

Certain words contained in this policy document have specific meanings. To help **you** identify these words in this policy document we have printed them in **bold** and *italics* from this point.

AA Insurance Services - Automobile Association Insurance Services Limited.

Authorised insurer - Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Emergency – A sudden unexpected event which in the **authorised insurer's** opinion requires immediate action to prevent damage or further damage to **your insured premises** or to make **your insured premises** safe or secure or habitable.

Insured premises - The private dwelling being either a house, bungalow, flat or maisonette (which may also be multi tenanted or sub let by landlords) named in the **statement of insurance**, this excludes all detached outbuildings and detached garages

AA Home Emergency Cover Policy Wording

Insured event - An **emergency** as a result of:

- (a)
 - burst or blocked pipes;
 - blocked drains;
 - flooding or significant risk of flooding as a result of damage to the domestic heating or water system;
- (b) removal of a wasps' or hornets' nest attached to the **insured premises**;
- (c) damage to locks on external doors and breakages to external windows which compromise the security of the **insured premises**; or
- (d) fire or burglary where immediate repairs are required (and possible) to make the **insured premises** safe, secure or habitable (crime number must be obtained where a claim is as a result of a crime).

Period of insurance - The period of cover as shown in the **statement of insurance**.

Policyholder - The person(s) named in the **statement of insurance**.

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

Statement of Insurance - The document which gives details of **you**, the **authorised insurer**, the **insured premises** and cover.

You, your - The **policyholder**, spouse/partner, and their relatives normally living in the **insured premises**.

What is covered

Your authorised insurer will pay a combined total of up to £250 (including VAT) for call out, labour, parts and materials to cover an **emergency** repair following an **insured event** during the **period of insurance**.

What is not covered

1. Systems or structures which have not been installed or fitted by a suitably-qualified workman, unless they were installed or fitted prior to **you** becoming the occupier of the **insured premises**.
2. Any claim as a result of circumstances which **you** knew about before the start of cover under this section.
3. Damage because **you** have not used any of the systems or structures covered by this section properly.
4. Indirect loss of any kind.
5. Damage caused by a deliberate act by **you** or anyone else living in the **insured premises**.
6. Any claim as a result of a fault that needed repairing before the start of cover under this section or one which was not adequately repaired previously.
7. Mechanical or electrical breakdown or failure of any domestic appliance or anti-theft device.
8. Routine maintenance work.
9. More than four **insured events** in any **period of insurance**.
10. Any expense which **you** would have incurred anyway to protect the **insured premises** against loss or damage if no **insured event** had taken place.
11. Any damage or breakdown related to the domestic boiler and the controls or programmer forming part of the boiler.
12. Any claim where the **insured premises** has been unoccupied for a period of 30 days or more.

If you need to make a claim

Making a claim - This procedure applies to Home Emergency Cover only

1. If an **insured event** takes place ring 0800 316 3984. To ask for **emergency** assistance **you** must call the helpline number within 24 hours of discovering the **emergency**.
2. The **authorised insurer** will try to find a suitable repairer. This may not be possible if:
 - The weather is too bad;
 - There are industrial disputes official or otherwise;
 - The public transport system fails (including the road and railway networks and repairs to them); or
 - There are other problems which prevent someone gaining access to the **insured premises** or which makes providing the service impractical.
3. Only charges of repairers instructed by the **authorised insurer** will be paid.
4. The **authorised insurer** will pay the claim subject to the terms exclusions and conditions of this Home Emergency Cover.

Home Emergency Cover.

Policy exceptions

This policy does not insure the following:

1. Any loss or damage that is covered under a more specific policy.
2. Any fall in market value as a result of repairs or reinstatement.
3. Incidents which took place before the start of this insurance.
4. Any loss or damage 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.
5. Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Any legal liability, loss or damage to the **insured premises**, 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.
7. 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 **insured premises**; and reported to the **authorised insurer** 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.
8. Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
9. 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.
10. 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, the **authorised insurer** will not pay the claim, all cover under this policy will cease and **you** will lose all premiums **you** have paid for this policy. In addition the **authorised insurer** may recover any sums paid by way of benefit under the policy.

If **you** fraudulently provided false information, statements or documents the **authorised insurer** may record this on anti-fraud databases and may also notify other organisations.

Policy conditions

- 1 Making a claim
To ask for **emergency** assistance **you** must call the helpline number within 24 hours of discovering the **emergency**.

Home Emergency Cover is for **emergencies** only and does not apply to respect of any claim that is not an **emergency**.

- 2 Cancellation
Procedures are explained below dependent on who invokes cancellation.

The Policyholder

If the **policyholder** needs to cancel this policy contact **AA Insurance Services** on 0843 316 1617.

Where the **policyholder** cancels the AA Home Insurance Policy then this home emergency policy will also be cancelled on the same date.

The **policyholder** will, for a period of 14 days from the date the **policyholder** receives the policy documentation or the date the **policyholder** enters into the contract (whichever is later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover the **policyholder** has received, except where cover has not commenced prior to the end of this 14-day period, in which case the **policyholder** will be entitled to a full refund of the premium the **policyholder** has paid.

Beyond the above period, the **policyholder** may cancel this insurance at any time but no refund will be provided to the **policyholder**.

AA Home Emergency Cover

Policy Wording

AA Insurance Services (Instalment defaults)

If **you** are paying by instalments **you** irrevocably authorise **AA Insurance Services**, as **your** agent, at **AA Insurance Services'** discretion to cancel this insurance following and in accordance with any default notice sent to **you**.

You also irrevocably authorise **AA Insurance Services** to receive any refund of premium and apply it to pay or reduce any sums owed to **AA Insurance Services**. 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 and **you** must pay the sum **you** owe to **AA Insurance Services** contained in the default notice in full.

Authorised Insurer and AA Insurance Services

The **authorised insurer** or **AA Insurance Services** 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.

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

3 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, the **authorised insurer** will not pay the claim, all cover under this policy will cease and **you** will lose all premiums **you** have paid for this policy.

In addition the **authorised insurer** may recover any sums paid by way of benefit under the policy.

If **you** fraudulently provided false information, statements or documents the **authorised insurer** may record this on anti-fraud databases and may also notify other organisations.

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

5 You must contact **AA Insurance Services** as soon as possible if any of **your** personal or insurance details change. Examples of the changes **you** should tell **AA Insurance Services** about are:

- a change to **your** name, **your** address or the address of the **insured premises**;
- a change to the occupancy of the **insured premises** including if **you** let out the **insured premises** to tenants or share with lodgers;
- leave the **insured premises** unoccupied for more than 30 consecutive days;
- if **you** have made changes to the **insured premises** resulting in an increased number of bedrooms; or
- if the **insured premises** is not in a good state of repair.

You will not be covered if the information the **authorised insurer** holds is not accurate or complete.

6 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 The terms and conditions and all other information concerning this insurance are supplied in the English language and **AA Insurance Services** 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.

AA Home Emergency Cover Policy Wording