



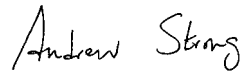
Policy booklet

Home Emergency Response



Welcome to AA Insurance Services

A warm welcome and thank you for choosing this policy which provides insurance and help in the event of certain home emergency situations which impact the safety, security and habitability of your home. Your policy booklet and Statement of Insurance include everything you need to know about your Home Emergency Response policy.

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

Andrew Strong
Chief Executive,
Automobile Association Insurance Services Limited

A guide to your policy booklet

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To make a claim under your policy please check within this policy booklet that the incident is covered by your policy and then telephone us on 0800 316 3983 straight away and provide the following information:

- Your policy number (this is shown on your statement of insurance)
- Your name and address including the postcode
- The nature of the home emergency

YOUR STATEMENT OF INSURANCE WILL STATE WHAT SECTIONS OF THIS POLICY YOU HAVE THE BENEFIT OF.

AA Home Emergency Response with Central Heating Breakdown Cover Policy Summary

This summary is intended to provide you with basic details of your AA Home Emergency Response policy. This is not a statement of the full Terms and Conditions of your policy, which can be found in the policy wording and should be read in conjunction with your statement of insurance.

Type of insurance and cover

The AA Home Emergency Response Policy covers up to £2,000 per claim for call-out, labour, parts and materials and VAT to cover certain home emergencies.

The insurer of your AA Home Emergency Response with Central Heating Breakdown Cover Policy is Acromas Insurance Company Limited.

Your Cover

Section A - Home Emergency Response

Section B - Central Heating Breakdown Cover

Your Statement of Insurance will show which sections you have purchased.

Features and benefits

Section A will cover events such as	Page number
Overnight accommodation – up to £150 per night for 3 nights	Page 12
Water supply pipes – up to £2,000 per claim	Page 13
Plumbing and drainage – up to £2,000 per claim	Page 14
Internal domestic gas supply and electrical failures - up to £2,000 per claim	Page 15
Roofing, pest infestation, keys & locks and windows - up to £2,000 per claim	Page 16
Section B will cover events such as:	
Overnight accommodation – up to £150 per night for 3 nights	Page 12
Main heating system and boiler repair – up to £2,000 per claim for repair or a contribution of £250 towards replacement if the boiler is beyond economic repair.	Page 18

Significant exclusions or limitations

The insurer will only pay charges of repairers when approved. The emergency must be reported to us in the first instance using the emergency helpline number 0800 316 3983.

Restrictions applying to the entire policy	Page number
Overnight accommodation costs exceeding £150 per night or for more than 3 nights or where each night's accommodation has not been pre-authorized	Page 12
Not more than 4 insured events, not more than £2,000 per claim and not more than £8,000 in total per period of insurance.	Page 12
Any emergency within 14 days of the start of this insurance	Page 19
Any claim relating to circumstances that you were aware of at the time of entering into this insurance or which pre-existed your application for this insurance	Page 19
Section A is restricted to repairs such as	
Where it is necessary to make the property safe and secure or habitable or to prevent further damage to your property	Page 10, definitions 'Home emergency'
Roof damage as a result of storm or impact damage	Page 16 (Roofing)
Broken windows affecting security	Page 17
Section A will not cover events such as	
Leaks to the mains water supply pipe which are not sudden, leaks to swimming pools or other outside garden features	Page 13
Claims relating to plumbing or drainage pipes which are shared	Page 14
Damage caused by failure or disconnection of water supplies or other utilities	Page 13-15
Internal domestic gas supply claims which are not complete or sudden;	Page 15
Internal domestic electrical failures which are not complete or sudden	Page 15
Repairs to thatched, flat, glass, plastic, felt or tarpaulin roofs	Page 16
Lost or stolen keys for garages, outbuildings and sheds. Lost or stolen keys where another set of keys is available or other means of access to the home is available	Page 16
Cracked windows and double paned units with one pane broken	Page 17

Section B will not cover events such as

Wood, solid fuel or oil fired boilers	Page 18
Warm air and solar heating systems or boilers with an output over 60 kw/hr	Page 18
Loss or damage caused by a boiler which has not been properly maintained in accordance with manufacturer's instructions	Page 18
Loss or damage caused by a combination or condensing boiler which is more than 10 years old or a conventional gas or LPG boiler which is more than 15 years old	Page 18

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

If you need to cancel contact AAIS on 0870 060 0116.

You will for a period of 14 days from the date you received your policy documentation or the date you entered into the contract (whichever is the 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 you have received, plus our administrative fee of £20, except where cover has not commenced prior to the end of this 14 day period, in which case 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 but no refund will be provided to you.

What if I need to make a claim?

If you wish to make a claim please telephone 0800 316 3983.

What do I do if I am unhappy with the claims service or this insurance?

If you wish to register a complaint about Acromas Insurance Company Limited you should write to:

Acromas Insurance Company Limited
Fanum House, Basing View
Basingstoke, Hampshire
RG21 4EA

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

Is there any protection for me if Acromas Insurance Company Limited is unable to meet its liabilities?









Acromas Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Acromas Insurance Company Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against insurers, you are covered for 90% of the claim, without any upper limit. Further information about compensation schemes arrangements is available at www.fscs.org.uk

About your policy

About your policy

Sections A and B

The cover set out in Sections A and B of your policy is designed to cover home emergencies only and offer assistance in making your home safe, secure and habitable after an insured event. This cover is not designed to replace your buildings and contents insurance policies and will not provide assistance for normal day-to-day home maintenance. It offers 24 hour assistance in the event of the following emergencies:

		Section A	Section B	Page No.			Section A	Section B	Page No.
	Water supply pipe	✓		13		Roof damage	✓		16
	Emergency plumbing & drains and drains clearance	✓		14		Pest infestation	✓		16
	Internal electrics	✓		15		Security (i.e. glazing & locks)	✓		16-17
	Gas supply pipe	✓		15		Boiler Breakdown		✓	18

Section C

A Gas Safe engineer will service your boiler, so you can be sure that it works safely and efficiently

AA Home Emergency Response line

Call 0800 316 3983 for the 24-hour services of a reliable tradesman for emergency repairs to your home.

We have 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, 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.

Keeping your policy up to date

Please tell us if you change your address as we will need to make sure that your home can still be covered under AA Home Emergency Response. We may charge up to £10 administration fee if the changes mean we have to adjust your policy or send out duplicate copies of your documents.

Renewing your cover

Automatic Renewal

If you are paying through our instalment account over 12 months, at the end of each 12-month period we will write to confirm if we will automatically renew your cover. Unless we hear from you, your cover will automatically be renewed as specified in our letter.

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 are 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 will 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 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 060 0116

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

Any other questions?

Please call our customer services helpline on 0870 060 0116 We will be happy to explain any part of this policy and, answer your questions.

Alternatively, more information is available on our website: theAA.com

If you need to make a claim and helplines

Making a claim

Making a claim

- 1 If an insured event takes place immediately ring 0800 316 3983. Please contact us as soon as you are aware of a home emergency. We may decline to attend any event which has not been reported promptly after it first occurs because such event may no longer be classified as an emergency.
- 2 We will try to find a suitable repairer. But we may not be able to do this 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 home or which makes providing the service impractical.
- 3 The authorised insurer will only pay the charges of repairers instructed by us. The authorised insurer will not pay any claim unless we have given our agreement, or if there is no one at home when our approved repairer arrives.
- 4 The authorised insurer will pay the claim subject to the terms exclusions and conditions of this Home Emergency Response policy.
5. Repairers will only attend where an adult of 18 years or over is present at the home.

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

Customer service feedback

Please talk to us. 0870 060 0116

We would 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.

Financial Services Compensation Scheme (FSCS)?

Acromas Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Acromas Insurance Company Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against authorised insurers, 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

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 will be completely happy with your AA Home Emergency Response policy. But if something does go wrong, we would like to know about it so we can do our best to put things right and makes sure it doesn't happen again.

a) There are several ways you can contact us.

- Phone: 0870 060 0116
- 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 will acknowledge your complaint within 5 working days. If we can't respond fully then, we will tell you who is dealing with it and when you will hear from them. We will do our best to respond fully within 4 weeks.

If this isn't possible, we will tell you why and when you can expect a full response.

b) If your complaint is about your Home Emergency Response Policy cover policy (Sections A or B only) and you remain unhappy with our response, you should write to the insurer. Please use the following contact details:

- Phone: 0870 060 0116
- Email: Custcare@theAA.com
- Post: Acromas Insurance Company Limited
Fanum House
Basing View
Basingstoke
Hampshire
RG21 4EA

If you remain dissatisfied with the final response to your complaint in relation to Sections A or B, you can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0845 080 1800 (Landlines)
- Website: www.financial-ombudsman.org.uk
- Email: complaintinfo@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 Statement of Insurance.
This complaints procedure doesn't affect your statutory rights.***

AA Insurance Services

Introduction to your Home Emergency Response policy.

This Home Emergency Response product consists of three sections, which are subject to different rules.

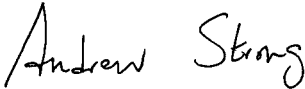
Section A and Section B relate to the emergency cover which is an insurance product regulated by the Financial Services Authority. For Section A and Section B insurance has been arranged with Acromas Insurance Company Limited.

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, and the Statement of Insurance form the contract of insurance and must be read together as one document. Please read your policy wording, and Statement of Insurance 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 and for which you have paid or agreed to pay the required premium.

Section C relates to the Boiler Service agreement which is not regulated by the Financial Services Authority. The Boiler Service agreement is arranged and provided by Automobile Association Insurance Services Limited whose registered office is at Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. Registered in England and Wales number 2414212

Signed for and on behalf of Acromas Insurance Company Limited and Automobile Association Insurance Services Limited.



Andrew Strong
Chief Executive,
Automobile Association Insurance Services Limited

Meaning of words

AA Home Emergency Response

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.

Note: the following definitions relate to Section A, Section B and Section C:

AA Insurance Services	Automobile Association Insurance Services Limited.
Authorised insurer	Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. 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.
Beyond economic repair	When the authorised insurer determines that the cost to repair your boiler will exceed its value.
Boiler	Your domestic boiler with an output not exceeding 60 kw/hr.
Domestic electrical system	The permanent 240 volt electrical supply system providing power to your home from the point where it leaves the mains electricity meter. This includes all fuse boxes, wall sockets, light switches and light sockets.
Home	The private dwelling (excluding detached outbuildings, sheds and detached garages) shown in the Statement of Insurance occupied by you, your immediate family or any lodger so long as you are also resident at this property . Such private dwellings must be a single self-contained unit with its own front door of standard wall and tile roof construction.
Home emergency	A sudden unexpected event which in the authorised insurer's opinion requires immediate action to: a) prevent damage or further damage to your home ; or b) to make your home safe or secure or habitable; or c) alleviate unreasonable discomfort, risk or difficulty to you
Impact damage	Damage as a result of a falling tree, or caused by plane or aerial debris, or caused by a vehicle, or as a result of a stone propelled by a motorised device.
Insured event(s)	As detailed in Section A and/or B: please refer to your Statement of Insurance which details which Sections apply to your policy.

Meaning of words

Continued

Main heating system

The main hot water or central heating system in **your home**. This includes pipes which connect components of the system but not cold water supply or drainage pipes. This does not include non-domestic boilers (i.e. boilers with an output over 60 kw/hr) or any form of solar heating.

Period of insurance

The period for which the **authorised insurer** has agreed to cover **you** and for which **you** have paid the required premium as shown in **your Statement of Insurance**.

Permanent repair

Work required to put right the damage caused by the **insured event**.

Policyholder

The person(s) named in the **Statement of Insurance**.

Property

The **home** and land within its boundary.

Statement of Insurance

The document which gives details of **you**, the **authorised insurer** your **home** and **your** cover.

Storm damage

Damage as a result of a storm often accompanied by rain, hail or snow which is causing ingress of water or is likely to cause further loss or damage to **your home** or its contents (heavy or persistent rain, or snow alone does not constitute a storm).

Temporary repair

The repair that will resolve the emergency but may need to be replaced by a **permanent repair**. Should a return visit be required to complete a **permanent repair** the cost for these additional repairs will be **your** responsibility.

You, your

The **policyholder**, spouse/partner living in the **home**.

Water supply pipe(s)

The main pipe from and including the main stopcock from **your home** up to where it is connected to the public or shared water supply pipe within the boundary of **your property** that is not the responsibility of **your** water utility company.

We / us / our

Automobile Association Insurance Services.

Note: Further definitions relating only to Section C can be found in Section C - Boiler Terms and Conditions.

Your Cover

Limits and cover applying to both Section A and Section B

What is insured	What is not insured
<p>The authorised insurer will pay up to £2000 per insured event, for call out, labour, parts, materials and VAT following an insured event which occurred during the period of insurance for the incidents listed in Section A and Section B.</p>	<p>Not more than 4 insured events per period of insurance in total for section A and section B combined.</p>
Overnight accommodation	
<p>If you cannot in the authorised insurer's opinion stay in your home overnight because it is uninhabitable due to an insured event covered by this policy, the authorised insurer will subject to prior agreement, reimburse hotel costs of up to £150 per night for a maximum of 3 nights in any period of insurance (including VAT) subject to claims limits. Each night will need pre-authorization by the authorised insurer.</p>	<p>Where pre-authorization per night has not been given by the authorised insurer.</p> <p>Limited to 3 nights only and subject to claims limits.</p>

Section A - Home Emergency Cover

Your Statement of Insurance will show if **you** have purchased this section

What is insured	What is not insured
<p data-bbox="153 250 395 281">Water supply pipes</p> <p data-bbox="153 314 767 445">A home emergency involving the sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in your home to the point where it is connected to the public or shared water supply pipe within the boundary of your home provided you have sole responsibility for this.</p>	<ol data-bbox="826 314 1445 878" style="list-style-type: none">1) Leaking washing appliances which are fitted with a stop tap.2) Water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.3) Damage caused by external means, including those caused by failure or disconnection of water supplies, plants or tree roots etc.4) Shared pipe work or any frozen pipes that have not resulted in confirmed damage.5) Repairing or replacing soakaways (a pit filled with rubble for water to drain into) cesspits, treatment plants and their overflow pipes.6) If the authorised insurer has to dig on your property, they will fill in and leave ground level but will not be in a position to replace the original surface, fittings or construction.7) Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.8) The fabric of the property and any fixtures, fitting or other item of equipment, not directly causing or damaged by the home emergency.

What is insured

What is not insured

Plumbing and drainage

A **home emergency** relating to:

- a) The internal hot and cold water pipes between the main internal stopcock and the internal taps.
- b) The cold water storage tank.
- c) The internal overflow pipes which suddenly start leaking.
- d) Sudden and unexpected water leak emanating from **your** toilet cistern.
- e) A sudden and unexpected water leak affecting **your** central heating water pipes.
- f) Damage to the waste drainage pipes or rainwater drains within the boundary of **your property** if flow has been prevented. This includes the locating, unblocking and repairing of such pipes or drains up to the boundary point where they are connected to the public or shared drains connection, if **you** are responsible for this.
- g) A sudden and unexpected leak from shower fixtures and fittings which cannot be controlled.

- 1) Shared pipe work/drainage facilities or any frozen pipes that have not resulted in confirmed damage.
- 2) Damage to water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.
- 3) Damage caused by external means, including those caused by failure or disconnection of gas, electric, oil supplies, water supplies, plants or tree roots etc.
- 4) Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters, heating controls, water circulating and pressure pumps, radiators and radiator valves.
- 5) Repairing or replacing washers or taps.
- 6) Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available.
- 7) Repair or replacement of steel pipes, any internal pipe work of 1-inch bore or greater.
- 8) Damage resulting from lack of proper maintenance.
- 9) Cost of any redecoration.
- 10) Breakage or failure of saniflow systems or sanitary ware, siphon units, guttering, bath, basin, bidet, sink, water taps, shower trays or enclosures, toilet bowls and associated pumps.
- 11) Repairing or replacing soakaways (a pit filled with rubble for water to drain into) cesspits, treatment plants and their overflow pipes.
- 12) If the **authorised insurer** has to dig on **your property**, they will fill in and leave ground level but will not be in a position to replace the original surface, fittings or construction.

What is insured

What is not insured

- 13) Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
- 14) Refilling the heating system with additives such as corrosion inhibitor.
- 15) The fabric of the **property** and any fixtures, fitting or other item of equipment, not directly causing or damaged by the **home emergency**.

Internal domestic gas supply

A **home emergency** relating to the complete, sudden and unexpected failure to function of the internal domestic gas supply from the meter to the gas appliance.

Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999.

- 1) Any claim relating to the interruption, failure or disconnection of the mains gas supply.
- 2) Any claims relating to **your** failure to purchase or provide sufficient gas or the non-payment of **your** energy account.
- 3) Any claim relating to partial failure of the internal domestic gas supply.
- 4) Any claim relating to the failure of the mains supply.

Internal domestic electrical failure

A **home emergency** relating to the complete, sudden unexpected failure to function of all the domestic lighting or all power sockets within the **domestic electrical system** in **your home**.

- 1) Any claim relating to the interruption, failure or disconnection of the mains electricity supply.
- 2) Any claim relating to **your** failure to purchase or provide sufficient electricity or the non-payment of **your** energy account.
- 3) Any claim relating to partial failure of the internal domestic electrical supply.
- 4) Any claim relating to the failure of the mains electrical supply.

What is insured	What is not insured
<p>Roofing</p> <p>Sudden and unexpected damage to the slate or tile roof of the home as a result of storm or impact damage with a likelihood of flooding, or affecting security.</p> <p>If in the authorised insurer's opinion a permanent repair cannot be completed on the initial visit, then a temporary repair will be carried out with the use of tarpaulin or similar material. Should a return visit be required to complete a permanent repair the cost for these additional repairs will be your responsibility.</p>	<p>1) Thatched, flat, glass, plastic, felt or tarpaulin roofs.</p>
<p>Pest infestation</p> <p>Removal of mice, rats, wasps, hornets and cockroaches.</p>	<p>1) Pest infestation outside of the home.</p> <p>2) Infestation known to exist prior to commencement of policy or where the home has been unoccupied for more than 30 days.</p> <p>3) Any infestation where you have not taken reasonable hygiene measures to prevent pest infestation.</p>
<p>Key and locks</p> <p>Lost or damaged keys Stolen keys</p> <p>Sudden and unexpected failure of the external locking mechanisms to doors as a result of vandalism, impact damage or break-in which renders the home insecure.</p>	<p>1) Lost, damaged or stolen keys for garages, outbuildings and sheds.</p> <p>2) Lost, damaged or stolen keys where another key or set of keys is available or you have other means of access to the home..</p> <p>3) Stolen keys where a crime reference number has not been obtained.</p> <p>4) Failure of the external locking mechanisms to doors as a result of vandalism or break-in where a crime reference number has not been obtained.</p> <p>5) Repair and/or replacement of doors for garages, outbuildings and sheds.</p>

What is insured	What is not insured
<p data-bbox="161 221 280 247">Windows</p> <p data-bbox="161 269 762 318">Damage to locks on external windows caused by vandalism, theft or attempted theft.</p> <p data-bbox="161 331 724 381">Broken windows affecting security as result of fire, vandalism, break-in, storm damage or impact damage.</p> <p data-bbox="161 395 770 519">If in the authorised insurer's opinion a permanent repair cannot be completed on the initial visit, then a temporary repair will be carried out with the use of boarding or similar material. Should a return visit be required to complete a permanent repair the cost for these additional repairs will be your responsibility</p>	<ol style="list-style-type: none"> <li data-bbox="831 266 1417 311">1) Damage caused by you or criminal damage without a crime reference number that has not been reported to the Police. <li data-bbox="831 316 1394 361">2) Cracked windows and double paned units with one pane broken are not covered. <li data-bbox="831 367 1086 389">3) Any accidental damage.

Section B - Central Heating Breakdown Cover

Your Statement of Insurance will show if **you** have purchased this section

What is insured	What is not insured
<p data-bbox="162 238 683 297">Main heating system and boiler repair or replacement</p> <p data-bbox="162 314 722 387">A home emergency relating to the sudden, unexpected complete failure to function of the main heating system or boiler in your home.</p>	<ol data-bbox="826 244 1445 1025" style="list-style-type: none">1) Electric, wood, solid fuel or oil fired boilers. Warm air and solar heating systems or boilers with an output over 60 kw/hr.2) Any loss or damage caused by a boiler which has not been properly maintained in accordance with manufacturer's instructions.3) Any loss or damage caused by a combination or condensing boiler which is more than 10 years old.4) Any loss or damage caused by a boiler which is more than 15 years old.5) Any non-functional decorative parts, trim or casing.6) Repairs that require a Powerflush™.7) Replacing or repairing any steel, lead or central heating iron pipes.8) Removal of asbestos associated with the repair.9) Air locks or the balancing of the central heating system.10) Adjustments to the central heating controls including the relighting of the pilot light/flame.11) Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations.12) Refilling the heating system with additives such as corrosion inhibitor.13) Any repairs if your boiler is, in the authorised insurer's opinion, beyond economic repair. In such circumstances, the authorised insurer will contribute a maximum of £250 towards the cost of you replacing it with a new boiler.

General exclusions (applying to Section A and B only)

- 1) Any emergency which happens before the start of **your period of insurance** or within 14 days of the start of this insurance. The 14 day restriction only applies at the start of **your** policy; it does not apply when **you** renew **your** cover. If you have upgraded your policy to include additional sections this 14 day exclusion period applies to the additional sections from the point at which they are added. If **you** have upgraded from another of **our** home emergency policies then this 14 day exclusion period will be waived for losses that would have been insured under **your** previous policy.
- 2) Any loss or damage arising from circumstances that **you** were aware of at the time of entering into this contract or which existed before **your** application for this insurance policy. This includes any loss or damage arising from circumstances that you were aware of at the time of upgrading **your** policy to include additional sections or upgrading from another of **our** home emergency policies.
- 3) Any cost relating to the attempted repair by **you** or **your** own contractor or for the cost of parts or services which have not been authorised by the **authorised insurer** through the 24-hour claims number.
- 4) Any loss or damage caused by a **boiler** or **main heating system** which has not been properly maintained in accordance with manufacturer's instructions.
- 5) Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified, or which is caused by a design fault which makes them inadequate or unfit for use.
- 6) Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
- 7) The malfunction or blockage of septic tanks, cess pits or fuel tanks or blockages due to the failure to empty such items.
- 8) Costs incurred or damage incurred in gaining necessary access to, or in reinstating the fabric of, **your home**, including cabinets and flooring.
- 9) Any claims arising out of subsidence, landslip or heave.
- 10) Damage to boundary walls, gates, hedges or fences and any damage to garages or outbuildings.
- 11) A leaking central heating radiator where **you** are able to turn off the radiator and stop the leak.
- 12) The cost of parts due to normal wear and tear.
- 13) Descaling and any work arising from hard water scale or from damage caused by excessive water or sludge resulting from corrosion.
- 14) Any loss or damage relating to **permanent repairs** which are or should be more specifically insured as part of any other insurance policy.

- 15) Any fall in market value as a result of repairs or reinstatement.
- 16) Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 17) Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 18) 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.
- 19) 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.
- 20) 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.
- 21) Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
- 22) 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.
- 23) Any losses that are not directly associated with the **insured event** unless expressly stated in this policy.
- 24) Any more than 4 **insured events** during any one **period of insurance**.
- 25) A total claim limit of more than £8,000 during one **period of insurance**.
- 26) Claims where **your home** has been unoccupied for more than 30 consecutive days.
- 27) Damage caused by a deliberate act by **you** or anyone else living in **your home**.

General conditions (applying to Section A and B only)

Cancellation

Procedures are explained below dependent on who invokes cancellation.

You

If **you** need to cancel **your** policy contact **AA Insurance Services** on 0870 060 0116 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 the later), have a right to cancel this policy and receive a refund (unless **you** have made a claim).

This refund will be subject to a charge for the period of cover **you** have received and will be net of £20 except where cover has not commenced prior to the end of this 14 day period, in which case **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 but no refund will be provided to **you**.

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.

Authorised insurer and AA Insurance Services

If **you** are paying by instalments **you** irrevocably authorise **AA Insurance Services**, as **your** agent, at **our** 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 paid by the **authorised insurer** to **AA Insurance Services** in relation to this insurance and apply it to pay or reduce any sums owed to **us**.

We or the **authorised insurer** 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 an administration fee and a refund will be allowed regardless of whether a claim has been made under the policy.

If **we** become insolvent then the **authorised insurer** may either, at its option appoint an administrator to take over **our** 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.

General conditions (cont)

Purchasing such replacement policy with the **authorised insurer** shall be optional. Any such cancellation by **you**, the **authorised insurer** or **AA Insurance Services** will not affect any rights and responsibilities arising before cancellation takes place.

You 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 **you** reside at the inception of the contract will apply. If **you** are 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, the law which will apply is the law of England and Wales.

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.

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.

Section C – Boiler Service Terms & Conditions

Additional definitions of words/phrases used only in this section:

AA Group - means **AA Insurance Services** and any holding company or subsidiary company within the related group of companies.

Fee(s) - means the sum, calculated in accordance with clause 1 below, which **you** agree to pay Us in consideration of the performance of the **services** which shall include the parts and labour identified to you by us and/or, where applicable, **our attendance fee**, and any VAT and other applicable taxes payable in relation to such sum(s).

Attendance fee - means **our** attendance fee of £40 including VAT.

Engineer - means the person providing the **services**.

Immediately Dangerous - means which if operated or left connected to a gas supply, is an immediate danger to life or property

National Gas Emergency Service Call Centre - means the dedicated 24 hour UK based service centre for all gas enquiries

Service(s) - means the **boiler** service that **we** provides to **you** under these Terms and Conditions in relation to **your property** including but not limited to both labour and parts.

Boiler - means the boiler at the **property** on which the services are performed or requested to be performed.

Immediately Dangerous - means which if operated or left connected to a gas supply, is an immediate danger to life or property

National Gas Emergency Service Call Centre - means the dedicated 24 hour UK based service centre for all gas enquiries

General Terms of Contract (Section C)

APPOINTMENTS AND CANCELLATION

1. **You** will be contacted via telephone in order to make a **boiler** service appointment. **You** will be given a 2-hour arrival window for **your** appointment. We will then send **you** a letter confirming your **boiler** service appointment date and time. Please note that boiler services are normally undertaken between March and September.
2. If **you** or **your** representative are not at the **property** at the appointment time arranged with **us** **we** may charge **you** an **attendance fee**.
3. If **you** rearrange the **services** appointment more than 24 hours prior to **your** appointment **you** may do so without being charged an **attendance fee**.
4. If **you** rearrange **your** appointment less than 24 hours prior to **your** appointment **we** may charge **you** an **attendance fee**.
5. Subject to clauses 2 to 4 above, if **you** have not received your **service** **you** may at any point cancel your **service** and receive a refund subject to a reasonable administration fee including, without limitation.

THE SERVICE AND EXCLUSIONS

6. The delivery of the **service** in itself does not provide validation of any insurance cover offered by **us**. For the avoidance of doubt, by providing the **service**, **we** do not validate that your **boiler** qualifies for any specific insurance cover under any of the AA Home Emergency Response family of products including, without limitation, under Sections A and/or B of this policy..
7. The **service** will be delivered by a Gas Safe registered engineer.
8. The **service** is a safety and efficiency inspection which will include: a **boiler** performance test, checking controls, testing of flue terminals and output, checking pipework and ventilation, gas pressure and heat input check, full testing of all gas **boiler** components and functionality, seals, ignition system, and the disassembly and cleaning of key components. In addition, advice on using central heating efficiently will be provided to **you**.
9. The **service** includes up to £10 of materials and parts. Additional charges may be payable by **you** if the **service** requires the purchase of service parts greater than £10. The **engineer** will inform **you** of those costs before commencing your **service**.
10. If **your boiler** passes the safety inspection element of the **service** **you** will be provided with a dated certificate which act as proof of service and safety inspection.
11. If your **boiler** fails the safety inspection then **you** will not be issued with a certificate. The **engineer** will explain to **you** the work that needs to be done in order to pass. The **service** does not include any further work required to pass the safety inspection.
12. If your **boiler** is categorised as **immediately dangerous** then, with **your** permission the **boiler** is physically disconnected, capped off and labelled 'do not use'. If **your** permission is not provided, the **National Gas Emergency Service Call Centre** will be informed (this is a legal requirement **we** are required to meet).
13. The **service** is only available for domestic **boilers** up to 60kw power output.
14. The **service** does not include:
 - a. Removing sludge or hard-water scale from the **boiler** or **main heating system** PowerFlush™
 - b. Repairing the **boiler**
 - c. Repairing or replacing parts of the **main heating system** and controls

15. **You** must provide **us, our** agents or sub-contractors with clear unobstructed and safe access to the **boiler** and central heating components. If such access is not provided at the time of the **service we** may not be able to carry out the works. Where access may only be gained by the removal of kitchen cupboards, furniture etc **we** will not be liable for any damage which occurs provided **we** have taken reasonable care in removal and **you** may be asked to sign a disclaimer regarding the same.

LIABILITY

16. Where **we** agree to carry out **services** for **you** those **services** shall be undertaken by an **engineer** designated by **us** at **our** absolute discretion.
17. **We** the right, at any time, to refuse to arrange **service**, to provide **service** or continue to provide **service** of whatever nature where it reasonably considers that:
- You** or anyone accompanying **you** is behaving or has behaved in a threatening or abusive manner to **AA Group** employees, patrols or agents, or to any third party contractor;
 - You** have falsely represented that **you** are entitled to services that **you** are not entitled to;
 - You** have assisted another person in accessing **AA Group** services to which they are not entitled;
 - You** owe the **AA Group** money or have no ability to pay.
18. **We** shall not be liable for any delay or for the consequences of any delay in performing any of its obligations if such delay is due to any cause whatsoever beyond its reasonable control, and **we** shall be entitled to a reasonable extension of the time for performing such obligations.
19. **We** shall only be liable for rectifying **services** completed by **us** and shall not be held responsible for ensuing damage or claims resulting from this or other services overlooked or subsequently requested and not undertaken at that time.
20. While **we** seek to meet the service needs of **our** customers at all times, **our** resources are finite and this may not always be possible. **We** will use all reasonable endeavours to complete the **services** within the time estimates given to **you**. **We** will inform **you** of any delay as soon as reasonably practical.
21. **We** shall not be liable for any failure where such failure results from circumstances outside **our** reasonable control. Events which constitute circumstances outside **our** reasonable control include (but are not limited to) acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or subcontractors, theft, malicious damage, any refusal of access to (or inability to access) the agreed location for carrying out the **services**, strike, lock out or industrial action of any kind.
22. If weather conditions mean that either a) it is not safe for the **engineer** to complete the **services**, or b) the **services** could not reasonably be carried out to required standards, then **we** reserve the right to rearrange an appointment. In these situations, **you** will be given as much notice as possible.
23. **Us**, and **our** agents or sub-contractors, shall not be liable to **you** for any loss or damage caused by us, **our** employees, agents or sub-

contractors where a) there is no breach of a legal duty owed to **you** by **us** or **our** employees, agents or sub-contractors; b) such loss or damage is not a reasonably foreseeable result of such a breach; or c) any loss or damage, or any increase in the same, results from any breach or omission by **you**. **Us, our** employees, agents or sub-contractors shall not, in any event, be liable for losses relating to any business interests **you** may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to business interruption.

24. In instructing **us** to perform the Services **you** warrant that **you** have obtained all necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) and **we** accept no liability where **you** have failed to do so. **You** agree to hold **us** harmless and make good any losses, costs or damages which **we** incur as a result of any claims against **us** for **services** performed without the necessary consents.

INTERPRETATION, USE OF ENGLISH LAW & LANGUAGE

25. The headings used in this section's Terms and Conditions are for convenience only and shall not affect the interpretation of their contents

This Section's Terms and Conditions, and any agreement entered into in connection with the same, shall be interpreted in accordance with the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England and Wales.

Use of personal information

- 1.1 The AA and Acromas group of companies* 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 selected partners unless you have previously asked us not to do so;
- 1.3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance.
- 1.4 We may check your details with fraud credit reference and 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 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; and
 - (d) check your identity to prevent money laundering unless you give us other satisfactory proof of identity

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.

Use of personal information

Continued

- 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.
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. We will however always use reasonable effort to ensure sufficient protections are in place to safeguard your personal information

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 not affect your credit score

*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](https://theaa.com/termsandconditions/privacy_policy.html)

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 providers

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 Text Relay. Information is also available in large print, Braille and audio on request. Please call for details. Telephone calls may be monitored or recorded for quality assurance and compliance.

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